

# City of Mount Vernon

## 2014 – 2018 Consolidated Plan



Final Plan April 2014

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## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The City of Mount Vernon receives an annual Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development (HUD) for community development and affordable housing needs. The City has received CDBG funds since 2004. Every five years, as a condition of receiving this federal financial assistance, the City is required by the U.S. Department of Housing and Urban Development (HUD) to prepare a "Consolidated Plan." The Consolidated plan consists of a Strategic Plan covering a five-year period, and an annual action plan during each of those five years.

The Strategic Plan brings needs and resources together in a coordinated strategy to meet housing, community development, and non-urgent needs. Developed at the commencement of each five-year Consolidated Plan term, the strategic plan serves as a guide for developing the annual Action Plans.

The Strategic Plan is designed to achieve the following CDBG and National Objectives:

#### CDBG Objectives

- Provide decent housing
- Create suitable living environments
- Expand economic opportunities

#### National Objectives

- Benefit low-income\* persons
- Aid in the prevention or elimination of slums or blight
- Meet a need having a particular urgency

*\*For the purposes of the Strategic Plan Section, the term "low-income" will include those households with income at or below 80% of the median income.*

The basic elements of the Consolidated Plan includes: Public and Stakeholder Input - Needs Assessment - Housing Market Analysis - Strategic Plan - First-Year Action Plan.

## 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Mount Vernon Consolidated Plan Goals 2014-2018				5-Year (goals, housing targets, funding)					First Year 2014
Goal	Objective	Outcome indicator	Unit of measure	Goal	<30%AMI	30-50% AMI	50-80% AMI	Funding	Goal
Increase supply of affordable rental housing	Provide decent affordable housing	Rental units constructed	Housing unit	10	2	3	5	\$ 190,000	-
Maintain affordable housing stock	Create suitable living environments	Rental units rehabilitated	Housing unit	80	30	50	-	\$ 200,000	59
Support public facilities for revitalization	Create suitable living environments	Public facility	Persons assisted	2,827	525	330	840	\$ 500,000	2,827
Increase supply of affordable owner-occupied housing	Provide decent affordable housing	Direct financial assistance to homebuyers	Households	10	-	-	10	\$ 200,000	2
Supportive efforts to reduce poverty	Create suitable living environments	Public service	Persons assisted	15,000	10,000	4,000	1,000	\$ 75,000	3,000
Supportive services for people who are homeless	Create suitable living environments	Public service	Persons assisted	700	700	-	-	\$ 150,000	140
Administration and planning	Administration	NA	NA	-	-	-	-	\$ 200,786	-
			<b>Totals</b>	<b>18,627</b>	<b>11,257</b>	<b>4,383</b>	<b>1,855</b>	<b>\$ 1,515,786</b>	<b>6,028</b>
			<b>Percent of total goal</b>		<b>60.43%</b>	<b>23.53%</b>	<b>9.96%</b>		<b>32.36%</b>

## 3. Evaluation of past performance

The 2012 Consolidated Annual Performance Evaluation Report identified the goals and accomplishments for the previous four years against the outcomes expected in the 2009-2013 Consolidated Plan. In reviewing activities accomplished with its federal funding the last fiscal year, the City of Mount Vernon advanced its goals of increasing the capacity of housing and human service organizations to serve the homeless and to provide effective support services to priority low-income and homeless populations by conducting a balance of projects. The projects were selected based on consultation with local agencies and in response to the area's countywide Continuum of Care Plan. Along these lines, funds were allocated to public services provided to city residents by Skagit County Community Action Agency, specifically, SCCAA's critical needs program and its William J. Shuler Family Development Center.

In addition, the City chose to focus attention and resources on the revitalization of one of its highest concentration low-income neighborhoods – the downtown area (Census Tract 9525, especially block group 3). Funds were allocated to implementing a flood hazard mitigation project to protect the neighborhood from catastrophic flooding from the adjacent Skagit River.

#### **4. Summary of citizen participation process and consultation process**

The City consulted with key stakeholder groups and organizations in the process of developing this Consolidated Plan. The City consulted with the following community groups during preparation of the plan:

- Community Action Agency of Skagit County
- Skagit County Community Services
- Skagit County Affordable Housing Advisory Committee
- Housing Authority of Skagit County
- Latino Advisory Committee
- Skagit County Coalition to End Homelessness
- Mount Vernon Leadership Group

**PUBLIC HEARING PROCESS:** The first public hearing on the Consolidated Plan was held on August 7, following a 30-day public notice that was published in English and Spanish. The purpose of the hearing was to obtain the views of citizens and other interested parties on the housing and nonhousing community development needs of the City before the draft Strategic Plan and 2014 Action Plan were prepared.

The draft Consolidated Plan is being made available for review and comment by the public between October 11<sup>th</sup> and November 13<sup>th</sup>. On October 13th, the City Council will hold a public hearing on the draft plan prior to taking Council action to approve the plan.

#### **5. Summary of public comments**

August 7, 2013 Public Hearing comments included:

- Dave Malsed, Executive Director of Home Trust Skagit, thanked the City for the 2013 CDBG funding award and would like to apply for the 2014 period. They have acquired 11 lots west of the fairgrounds. They are working with the Habitat for Humanity to develop these lots.
- Lynn Christofersen, Community Services Director of Skagit Community Action Agency, provided a handout showing the Skagit Community Action Agency accomplishments from the CDBG grant funding in 2012. She added that their agency provides many support services to the community. She appreciates the opportunity to be included in the 2014 funding process.
- Gustavo Ramos, representing the Skagit Housing Authority and Home Trust, said they have a great partnership with community action agency. He also thanked the City for all that they do and the dispensation of the funding to the local community.

Also, the City received two letters of interest suggesting projects to be funded by CDBG:

- Steve Powers, Division Director of Catholic Housing Services requested \$75,000 for rehabilitation of a 50-unit low-income rental housing development located in the City.

- Nancy Cole, Director of Housing Development, and Judy Heinemann, Clinical Director, of Compass Health requested funding for rental assistance for extremely low-income clients that participate in Compass's Program for Assertive Community Treatment (PACT).

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

The City acknowledges the value of Compass Health's PACT program and the need for housing support by its clients; however, CDBG program regulations do not allow the City to use CDBG funds for rental assistance.

## **7. Summary**

The City of Mount Vernon's Strategic Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources. This Strategic Plan covers the period from January 1, 2014 through December 31, 2018.

**PRIORITIES:** The level of need in a community is always greater than the limited resources available to help meet those needs. The City uses these priorities and goals to form the basis for determining what types of housing and community development programs the City will fund over the next five years. The City has identified the following general priorities (not in order) for the use of CDBG funding.

**Priority 1. Homelessness:** The Washington State Legislature required all Counties to develop a ten-year plan to reduce homelessness by 50% by the year 2015. Skagit County's plan was last updated in 2012. The City adopts, by reference, Skagit County's Homeless Plan, including its goals and strategies.

**Priority 2. Increase affordable housing supply:** The cost of rental and homeowner housing is beyond the reach of many Mount Vernon households who are homeless or who are struggling with a severe housing cost burden, putting their future tenancy at risk. The City of Mount Vernon participated in 2013 in the Skagit County Affordable Housing Advisory Committee process that generated a set of strategies to increase the supply of affordable housing. The City's CDBG program is part of that larger strategy as it relates to housing within the City of Mount Vernon.

**Priority 3. Public facilities to support revitalization:** The opportunities for Downtown Mount Vernon revitalization are many and they promise to increase safety and create economic development opportunities that will increase employment and housing for LMI area residents. Some of the revitalization activities will require upgrades to, or new infrastructure (e.g. pedestrian mobility improvements, utilities, flood hazard mitigation facilities, etc.).

**Priority 4. Preservation:** Preservation strategies are needed to maintain the stock of existing affordable housing resources.

**Priority 5. Assist special needs populations:** Public services are needed to help individuals and families with special needs obtain help with basic needs, food, housing, employment, health, and other important services.

**Priority 6. Administration and planning:** Implementation of this consolidated plan requires certain administrative and planning activities including the development of the plan, environmental review of projects, subrecipient monitoring, development of fair housing information, and other activities required by law.

**GOALS:** Based on the needs, housing market analysis and priorities, the Strategic Plan proposes the following goals over the next five years:

- Increase supply of affordable rental housing
- Maintain affordable housing stock
- Support public facilities for revitalization
- Increase supply of affordable owner-occupied housing
- Supportive efforts to reduce poverty
- Supportive services for people who are homeless
- Administration and planning



## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	City of Mount Vernon	Special Projects Administrator
CDBG Administrator	City of Mount Vernon	Special Projects Administrator

**Table 1 – Responsible Agencies**

#### **Consolidated Plan Public Contact Information:**

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Special Projects Administrator  
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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

As part of this Consolidated Plan development, the City undertook an extensive outreach program to consult and coordinate nonprofit agencies, affordable housing providers, and government agencies. The outreach program has been summarized in the Executive Summary and Citizen Participation sections of this Consolidated Plan.

#### **Summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies**

The public and low-income housing providers, as well as the governmental planning, health, mental health and service agencies, have close working relationships in Mount Vernon and Skagit County. Skagit County Community Services Department is the lead agency for homeless housing and behavioral health activities in our community. The City consults regularly with the local Continuum of Care (Skagit County Coalition to End Homelessness). The City also consults regularly with the Housing Authority of Skagit County.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City has incorporated into the Strategic Plan, the local Continuum of Care plan to end homelessness, which will be the blueprint for prioritizing the use of CDBG funds toward the goals of ending homelessness in the City.

#### **Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City has coordinated with Skagit County Community Services, the Skagit County Coalition to End Homelessness, and Community Action of Skagit County, the organizations most responsible for using ESG funds and for administering HMIS for service providers who operate in the City. The City has incorporated their goals, strategies, activities and outcomes in the Consolidated Plan.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

<b>Community Action Agency of Skagit County</b>	<i>Organization Type:</i>	Community Action Agency that provides wide array of services to low- to moderate-income families and individuals. CAASC is a lead agency in many collaborative efforts to reduce poverty.
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs - Veterans, Non-Homeless Special Needs
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff and multi-agency meetings. Anticipate continued coordination of public services activities and increased coordination of homeless activities.
<b>Skagit County</b>	<i>Organization Type:</i>	County government, Health Agency, Planning organization
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs - Veterans, Homelessness Needs - Unaccompanied youth, Non-Homeless Special Needs, Economic Development, Market Analysis
	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff and multi-agency meetings. Anticipate increased coordination of homeless activities.
<b>Skagit County Affordable Housing Advisory Committee</b>	<i>Organization Type:</i>	Regional advisory committee to County Commissioners
	<i>Section of the Plan addressed by Consultation:</i>	Barriers to affordable housing; affordable housing strategy
	<i>Nature of the consultation and anticipated outcomes:</i>	Conferred with staff from the Committee, Committee focuses on building a housing affordability strategy countywide, with implications for MV Cons Plan; several Committee recommendations for funding and policies will have positive impact on MV efforts
<b>Housing Authority of Skagit County</b>	<i>Organization Type:</i>	Special purpose local government agency
	<i>Section of the Plan addressed by Consultation:</i>	Housing Need Assessment, Homelessness Strategy, Homeless Needs - Chronically homeless, Homeless Needs - Families with children, Homelessness Needs - Veterans

	<i>Nature of the consultation and anticipated outcomes:</i>	One-on-one meetings with senior staff. HA staff reviewed MV Cons Plan Background Information, provided update about readiness for President Apartments renovation; suggests quantifying the mix of housing anticipated and needed in the full spectrum of housing , especially in downtown redevelopment areas; noted community facilities missing from downtown, including child care centers, senior centers and health care facilities..
<b>Latino Advisory Committee</b>	<i>Organization Type:</i>	The Latina/o Advisory Committee (LAC) is an inclusive group that gives voice to Latinos through advocacy, education, and networking to promote cultural respect and integration.
	<i>Section of the Plan addressed by Consultation:</i>	Citizen participation; Strategic Plan; Action Plan.
	<i>Nature of the consultation and anticipated outcomes:</i>	CDBG process was featured on the monthly meeting agenda in July with the expectation that follow-up by Latina/o Advisory Committee members will continue to be sought; members will be notified of Draft Consolidated Plan and encouraged to comment, future meetings could include CDBG-related discussion and further input to the City. More City notices will be translated into Spanish.
<b>Skagit County Coalition to End Homelessness</b>	<i>Organization Type:</i>	Local Continuum of Care
	<i>Section of the Plan addressed by Consultation:</i>	Strategic Plan; Action Plan
	<i>Nature of the consultation and anticipated outcomes:</i>	CDBG process was featured on the monthly meeting agenda in August with the expectation that follow-up by Coalition members will continue to be sought; members will be notified of Draft Consolidated Plan and encouraged to comment, future meetings could include CDBG-related discussion and further input to the City.
<b>Mount Vernon Leadership Group</b>	<i>Organization Type:</i>	Group included Hospital CEO, Skagit Valley College president, Mayor Boudinot, County Commission Chair, Don Wick, Downtown Association Executive Director
	<i>Section of the Plan addressed by Consultation:</i>	Strategic Plan; Action Plan
	<i>Nature of the consultation and anticipated outcomes:</i>	CDBG process was featured on the monthly meeting agenda in September with the expectation that follow-up by Group members will continue to be sought; members will be notified of Draft Consolidated Plan and encouraged to comment, future meetings could include CDBG-related discussion and further input to the City.

**Table 2 – Agencies, groups, organizations who participated**

**Identify any Agency Types not consulted and provide rationale for not consulting**

There is no Community-Based Development Organization (CBDO) or Neighborhood Revitalization Strategy Agency (NRSA) currently. Also, there is no CHDO designated yet.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care (Skagit County 10-Year Plan to End Homelessness)	Skagit County Community Services	The Strategic Plan (in section SP-60) has adopted the major strategies of the 10-year Plan
Downtown and Waterfront Master Plan Project	City of Mount Vernon	The Strategic Plan identifies Downtown Mount Vernon as a target area for revitalization, and incorporates the major goals of public facilities (infrastructure) improvements.
Building a Skagit Housing Affordability Strategy	Skagit County Community Services Department	Building a better, coordinated strategy for LMI-affordable homes and related issues
<i>City by the River: Redevelopment Tools for Downtown Mount Vernon</i>	HUD OneCPD, Enterprise Community Partners	This report summarizes a technical assistance team's findings and suggests an array of strategies and tools that will help the City achieve its Downtown redevelopment goals.
Skagit Valley Farmworker Housing Trust Advisory Council's 2010 – 2015 Strategic Plan	Skagit Valley Farmworker Housing Trust Advisory Council	This plan describes the needs for farmworker housing in the region and the current conditions of substandard and overcrowded housing.
Growth Management Act Comprehensive Plans	Skagit County Council of Governments	GMA quote: "...availability of housing affordable to all economic segments..."

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The primary local government coordination is with Skagit County. Skagit County's Community Services Department provides the lead role in addressing the local plan to end homelessness, addresses behavioral health issues, and is the lead to address the affordable housing and other special needs in our community.

## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation efforts included direct outreach to organizations and stakeholder groups, public notices, including notices published in Spanish to accommodate the high percentage of Mount Vernon residents who do not speak English very well or at all. The impact on goal setting was particularly strong for the planned strategies and priorities for homeless strategies, affordable housing, and Downtown Mount Vernon redevelopment efforts.

### Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
<b>Newspaper Ad</b>	Spanish speakers; Persons with disabilities; broad community, Residents of Assisted Housing	No responses directly to the ad, which was a public notice for first public hearing	see comments of August 7 public hearing
<b>Public Meeting</b>	Non-English Speaking – Spanish; Persons with disabilities; Non-targeted/broad community, Residents of Public and Assisted Housing	Three commenters attended	See Executive Summary #5
<b>Latino/a Advisory Committee</b>	Non-English Speaking - Spanish	Members were pleased to be consulted. They did not recommend specific priorities; however, there will be future opportunities to include them in the process.	See above
<b>Skagit County Affordable Housing Advisory Committee</b>	Members appointed to the committee by Skagit County Commissioners	Most members of a 20-member group attended several meetings	The comments are best summarized in the section of this plan that outlines strategies to overcome barriers to affordable housing.
<b>Skagit County Coalition to End Homelessness</b>	COC members	Very good attendance by Coalition members who make up the Continuum of Care for the area that includes City of Mount Vernon	Compass Health suggested that the City invest CDBG funds in rent assistance for homeless persons with behavioral health disabilities.
<b>Newspaper Ad</b>	Spanish speakers; Persons with disabilities; broad community, Residents of Assisted Housing	No responses directly to the ad, which was a public notice for first public hearing	None to date

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The housing needs assessment overview is based on data from HUD, the US Census Bureau, Skagit County's Homeless Coalition and the annual Point-in-Time Homeless Census, Skagit County Affordable Housing Advisory Committee, and University of Washington's Real Estate Research Center.

One of the primary risk factors of homelessness and housing instability is severe housing cost burden, which is defined as a household having to pay 50% or more of total household income for housing costs. According the Census data, 23% of Mount Vernon's 4,315 renter households have a severe housing cost burden. For owner households, 12% have a severe cost burden.

Housing is considered crowded when there is more than one person per room. In Mount Vernon, among renter households, 10% of households are crowded; the figure is lower for owner households (2%).

HUD defines a household that lacks complete plumbing or kitchen facilities as "substandard"; only 2% of renter households report substandard conditions and very few owners (<1%).

Altogether, 35% of renters and 16% of owners report having one or more of these severe housing problems: (1) lacks kitchen or complete plumbing, (2) severe overcrowding (>1.5 people per room), or (3) severe cost burden.

Skagit County's annual homeless census in 2012 identified 624 people who were literally homeless, meaning they were living unsheltered (320) or sheltered in emergency shelter or transitional housing (304); 52 families with children were unsheltered during this time. A significant number of chronically homeless persons (86) were identified as part of this homeless population, with 73 of them living unsheltered.

Farm workers represent a special housing needs group in Mount Vernon. Farm labor continues to be an important component of the local and regional economy. However, farm workers continue to have a difficult time obtaining adequate and affordable housing due to low-income levels, language barriers, seasonal nature of their work and larger family size.

The 2010 Census identifies 4,032 people over the age of 64 living in the City of Mount Vernon, 13% of the city's population. Significant increases in the number of persons between the ages 55 - 69 occurred between 2000 and 2010, an 87% increase compared to only a 21% population increase overall. This indicates that the needs, including housing needs, will increase significantly as this baby boom cohort continues to age.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The housing needs assessment overview is based on data from HUD, the US Census Bureau, Skagit County's Homeless Coalition and the annual Point-in-Time Homeless Census, Skagit County Affordable Housing Advisory Committee, and University of Washington's Real Estate Research Center.

One of the primary risk factors of homelessness and housing instability is severe housing cost burden, which is defined as a household having to pay 50% or more of total household income for housing costs. According the Census data, 23% of Mount Vernon's 4,315 renter households have a severe housing cost burden. For owner households, 12% have a severe cost burden.

Housing is considered crowded when there is more than one person per room. In Mount Vernon, among renter households, 10% of households are crowded; the figure is lower for owner households (2%). HUD defines a household that lacks complete plumbing or kitchen facilities as "substandard"; only 2% of renter households report substandard conditions and very few owners (<1%). Altogether, 35% of renters and 16% of owners report having one or more of these severe housing problems: (1) lacks kitchen or complete plumbing, (2) severe overcrowding (>1.5 people per room), or (3) severe cost burden.

Skagit County's annual homeless census in 2012 identified 624 people who were literally homeless, meaning they were living unsheltered (320) or sheltered in emergency shelter or transitional housing (304); 52 families with children were unsheltered during this time. A significant number of chronically homeless persons (86) were identified as part of this homeless population, with 73 of them living unsheltered.

Demographics	Base Year: 2000	Most Recent Year: 2009	% Change
Population	26,232	30,727	17%
Households	9,686	10,661	10%
Median Income	\$37,999.00	\$45,878.00	21%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,270	1,580	2,205	980	
Small Family Households *	340	505	900	2,800	
Large Family Households *	140	245	360	485	
Household contains at least one person 62-74 years of age	130	360	310	170	820
Household contains at least one person age 75 or older	300	320	335	145	445
Households with one or more children 6 years old or younger *	219	510	610	735	

\* The highest income category for these family types is >80% HAMFI

**Table 6 - Total Households Table**

Data Source: 2005-2009 CHAS



## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	0	25	15	95	15	0	10	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	130	30	0	200	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	130	40	10	245	0	35	80	15	130
Housing cost burden greater than 50% of income (and none of the above problems)	580	255	40	15	890	200	260	270	25	755
Housing cost burden greater than 30% of income (and none of the above problems)	60	345	165	75	645	15	140	490	285	930
Zero/negative Income (and none of the above problems)	10	0	0	0	10	0	0	0	0	0

**Table 7 – Housing Problems Table**

Data Source: 2005-2009 CHAS

## 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	740	520	135	40	1,435	215	295	360	35	905
Having none of four housing problems	210	470	705	310	1,695	95	300	1,000	590	1,985
Household has negative income, but none of the other housing problems	10	0	0	0	10	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data Source: 2005-2009 CHAS

## 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	205	320	120	645	90	100	370	560
Large Related	140	125	30	295	0	45	175	220
Elderly	140	255	75	470	115	230	150	495
Other	300	30	25	355	25	50	120	195
Total need by income	785	730	250	1,765	230	425	815	1,470

**Table 9 – Cost Burden > 30%**

Data Source: 2005-2009 CHAS

## 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	205	125	15	345	90	85	185	360
Large Related	45	45	0	90	0	35	55	90
Elderly	140	115	25	280	85	145	10	240
Other	240	20	10	270	25	10	20	55
Total need by income	630	305	50	985	200	275	270	745

**Table 10 – Cost Burden > 50%**

Data Source: 2005-2009 CHAS

## 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	105	260	70	10	445	0	35	80	15	130
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	105	260	70	10	445	0	35	80	15	130

**Table 11 – Crowding Information – 1/2**

Data Source: 2005-2009 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source Comments:

### What are the most common housing problems?

The overwhelming housing problem is severe cost burden. There are over 1,600 LMI households (878 renter and 730 owner) that are estimated to pay more than 50% of their income on housing costs. The other housing problems identified, though not nearly as prevalent as cost, is severe overcrowding (affecting 200 LMI renter households), and substandard housing -- lacks kitchen or plumbing -- (affecting 95 LMI renters and 25 LMI owners).

### Are any populations/household types more affected than others by these problems?

These problems affect renters more frequently than homeowners. They also tend to be concentrated toward the lower end of the LMI income continuum. Households with elderly persons also tend to be more affected.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Approximately 88% of all rental households with children six or younger present (990 out of 1,120) are low-income, while 37% of all owner-occupied households (349 out of 954) are low-income . Of these numbers, 205 renter-occupied and 14 owner-occupied households are extremely low-income households with children six or younger present, making them at higher risk of becoming homeless.

Community Action of Skagit County provides rapid re-housing assistance. Rapid re-housing clients who are nearing termination of assistance may request additional assistance due to continued lack of employment by working age adults in the household. They may also need assistance with more intensive employment services to help them become job-ready. Assistance with child care is also a common need that is also related to successful employment.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Households are at-risk of homelessness when the housing cost burden is severe, meaning, when housing costs equal or exceed 50% of total household income.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Severe housing cost burden is the characteristic that is most linked with housing instability and increased risk of homelessness.

## **Discussion**

Addressing the housing needs, especially those associated with risks of homelessness, makes the following efforts high priorities for Mount Vernon's Consolidated plan: increase supply of affordable housing (including the supply of permanent supportive and other special needs housing), maintain the existing housing stock of affordable housing, and develop new resources to increase supply and maintain affordable housing stock through new and creative partnerships.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

60% of all persons in the City of Mount Vernon are "White alone (not Hispanic); 34% of persons in Mount Vernon are "persons of Hispanic origin" (2005-2009 American Community Survey, US Census Bureau). Both of these racial and ethnic groups are represented in equal proportions in the City's population and in the population that has one or more housing problems. The only racial group that shows disproportionately greater need based on this analysis low-income Black or African Americans, who make up only 0.85% of the City's population, but account for 2.5% of the households with one or more housing problems.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems*	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,030	235	10
White	570	155	10
Black / African American	15	0	0
Asian	0	0	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	385	75	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,300	285	0
White	735	260	0
Black / African American	15	0	0
Asian	80	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	455	25	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,150	1,050	0
White	755	840	0
Black / African American	0	0	0
Asian	15	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	380	185	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2005-2009 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	435	545	0
White	300	440	0
Black / African American	0	10	0
Asian	15	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	115	90	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2005-2009 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

### Discussion

Racial and ethnic groups appear to have housing needs that are largely proportionate to their representation in the overall City of Mount Vernon population.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

### Introduction

60% of all persons in the City of Mount Vernon are "White alone (not Hispanic); 34% of persons in Mount Vernon are "persons of Hispanic origin" (2005-2009 American Community Survey, US Census Bureau). Both of these racial and ethnic groups are represented in equal proportions in the City's population and in the population that has a severe housing problem. The only racial group that shows any amount of disproportionately greater need based on this analysis is low-income Native Americans, who make up only 0.89% of the City's population, but account for 2.0% of the households with a severe housing problem.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	955	305	10
White	535	190	10
Black / African American	15	0	0
Asian	0	0	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	355	105	0

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2005-2009 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	815	770	0
White	395	600	0
Black / African American	0	15	0
Asian	10	70	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	415	65	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2005-2009 CHAS

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	495	1,705	0
White	220	1,380	0
Black / African American	0	0	0
Asian	0	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	280	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2005-2009 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	75	900	0
White	40	695	0
Black / African American	0	10	0
Asian	15	10	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	175	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source: 2005-2009 CHAS

*\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%*

### Discussion

Racial and ethnic groups appear to have severe housing needs that are largely proportionate to their representation in the overall City of Mount Vernon population.



## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

60% of all persons in the City of Mount Vernon are "White alone (not Hispanic); 34% of persons in Mount Vernon are "persons of Hispanic origin" (2005-2009 American Community Survey, US Census Bureau). Both of these racial and ethnic groups are represented in equal proportions in the City's population and in the population that has a severe housing cost burden. And none of the other racial and ethnic groups show a disproportionately greater need based on severe housing cost burden.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	6,095	2,770	1,790	10
White	4,660	2,010	1,125	10
Black / African American	45	15	15	0
Asian	120	85	10	0
American Indian, Alaska Native	35	0	45	0
Pacific Islander	10	0	0	0
Hispanic	1,195	595	585	0

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2005-2009 CHAS

### Discussion:

Racial and ethnic groups appear to have severe housing cost burdens that are largely proportionate to their representation in the overall City of Mount Vernon population.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

The benchmark for determining disproportionate need is 10 percentage points higher than the jurisdiction as a whole. Based on these tables and charts, there are no racial or ethnic minority groups that face disproportionate housing problems or cost burdens.

**If they have needs not identified above, what are those needs?**

No additional needs have been identified.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Census tract 9525, which includes the downtown area of Mount Vernon is the area with the highest proportion of racial and ethnic minorities. This census tract has 42.2% persons of Hispanic origin (compared to 33.9% citywide); 4.4% Asian (compared to 3.0% citywide); and 2.1% Native American (compared to 0.9% citywide). This information is based on 2005-2009 American Community Survey, US Census Bureau.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Housing Authority of Skagit County owns or manages 97 units of affordable housing within the City of Mount Vernon. Sixty of these units receive rental subsidy through the U.S. Department of Agriculture and occupancy is restricted to farmworker households. The remaining 37 units are in the President Apartments, a historic hotel located in downtown Mount Vernon. Rents at the President Apartments are well below market rents in the area. The Housing Authority of Skagit County does not own or manage any HUD subsidized “public housing” units. The Housing Authority manages a Housing Choice Voucher program for all of Skagit County including VASH and Non-Elderly Disabled programs. Numbers provided in the accompanying tables reflect the entire county-wide Housing Choice Voucher program.

### Totals in Use

	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Number of units vouchers in use	0	0	0	520	8	296	25	0	191

**Table 22 - Public Housing by Program Type**

*\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

**Alternate Data Source Name:**

Housing Authority of Skagit County 2013

## Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project -based	Tenant -based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	14,534	0	16,754	8,820	0
Average length of stay	0	0	0	7	0	0	0	0
Average Household size	0	0	0	2	0	2	1	0
# Homeless at admission	0	0	0	42	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	128	0	0	0	0
# of Disabled Families	0	0	0	232	0	55	0	0
# of Families requesting accessibility features	0	0	0	540	0	540	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Alternate Data Source Name:

Housing Authority of Skagit County 2013

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	0	500	0	314	21	0	165
Black/African American	0	0	0	7	0	2	2	0	3
Asian	0	0	0	5	0	1	0	0	4
American Indian/ Alaska Native	0	0	0	7	0	1	1	0	5
Pacific Islander	0	0	0	1	0	0	1	0	0
Other	0	0	0	0	0	0	0	0	0

*\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

**Table 24 – Race of Public Housing Residents by Program Type**

Alternate Data Source Name:

Housing Authority of Skagit County 2013

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	0	102	0	98	2	0	2
Not Hispanic	0	0	0	418	0	220	23	0	161

*\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

Housing Authority of Skagit County 2013

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Housing Authority of Skagit County does not own or manage any public housing units.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

There are 1,214 households (1,641 persons) on the Section 8 waiting list. Of these 16% (199) are elderly households, 8% are non-elderly disabled households and the remaining 76% have not reported being elderly or disabled. The most immediate need to address the waiting list is increased funding for affordable family housing.

**How do these needs compare to the housing needs of the population at large**

The population at large includes 15.6% households with a disability while the Section 8 waiting list includes only 8%. This is primarily because 37% of all the Skagit County Section 8 vouchers are for non-elderly disabled households.

**Discussion**

The Housing Authority of Skagit County does not operate public housing. However, the Housing Authority provides an enormous amount of housing assistance through the management of Housing Choice vouchers and VASH vouchers. Additionally, the Housing Authority owns and operates housing facilities that are extremely important resources for the community. During the consultation process for this plan, it is clear that the Housing Authority is eager to partner with the City of Mount Vernon and others to develop the resources needed to implement the housing goals of the plan.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Washington State passed legislation that requires county auditors to charge an additional surcharge on recorded documents. These funds are collected to support local strategies to prevent or reduce homelessness. Skagit County is designated as the Lead Agency to address homelessness in the county and the city.

The Legislature required the County to develop a ten-year plan to reduce homelessness by 50% by the year 2015. Skagit County's plan was last updated in 2012. The City adopts, by reference, Skagit County's Homeless Plan.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night	
	Sheltered	Unsheltered
Persons in Households with Adult(s) and Child(ren)	62	15
Persons in Households with Only Children	0	0
Persons in Households with Only Adults	21	65
Chronically Homeless Individuals	6	21
Chronically Homeless Families	0	5
Veterans	5	4
Unaccompanied Child	0	0
Persons with HIV	0	0

**Table 26 - Homeless Needs Assessment**

Alternate Data Source Name:

Skagit County Point-in-time Count 2013 - HMIS data

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:**

The City's plan does not address the nature and extent of homelessness in rural areas. However, adding housing and services within Mount Vernon is likely to address some of the rural homeless needs in Skagit County. Skagit County has a Ten Year Plan to End Homelessness, which is adopted by reference into this Consolidated Plan, ensuring consistency between the efforts to address homelessness in Mount Vernon and rural areas of Skagit County.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Community Action of Skagit County began operating a new coordinated entry system for people who are homeless in 2013. Beginning in the year 2015, the coordinated entry system database will have the capability to estimate, annually, the number of persons experiencing homelessness, entering homelessness, and exiting homelessness, as well as duration of homelessness. But these data are not currently available.

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The 2013 Skagit County Point-in-Time Count found 77 homeless families with children in Mount Vernon, 62 were sheltered and 15 were unsheltered. The Count also found 9 homeless veterans, five of whom were sheltered, four were unsheltered. The veterans encountered were single, unaccompanied individuals.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Data on homelessness by racial and ethnic group is not collected during the annual Point-in-Time Count. The local homeless management information system (HMIS) will be used in the future to provide more detailed demographic data on homeless persons and families in Mount Vernon; however, to date, the capacity to provide such estimates with accuracy is still being developed.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

As the table above demonstrates, people who are homeless in Mount Vernon and sheltered are most likely to be families with children. The opposite is true of people who are unsheltered, most of whom are single adults.

**Discussion:**

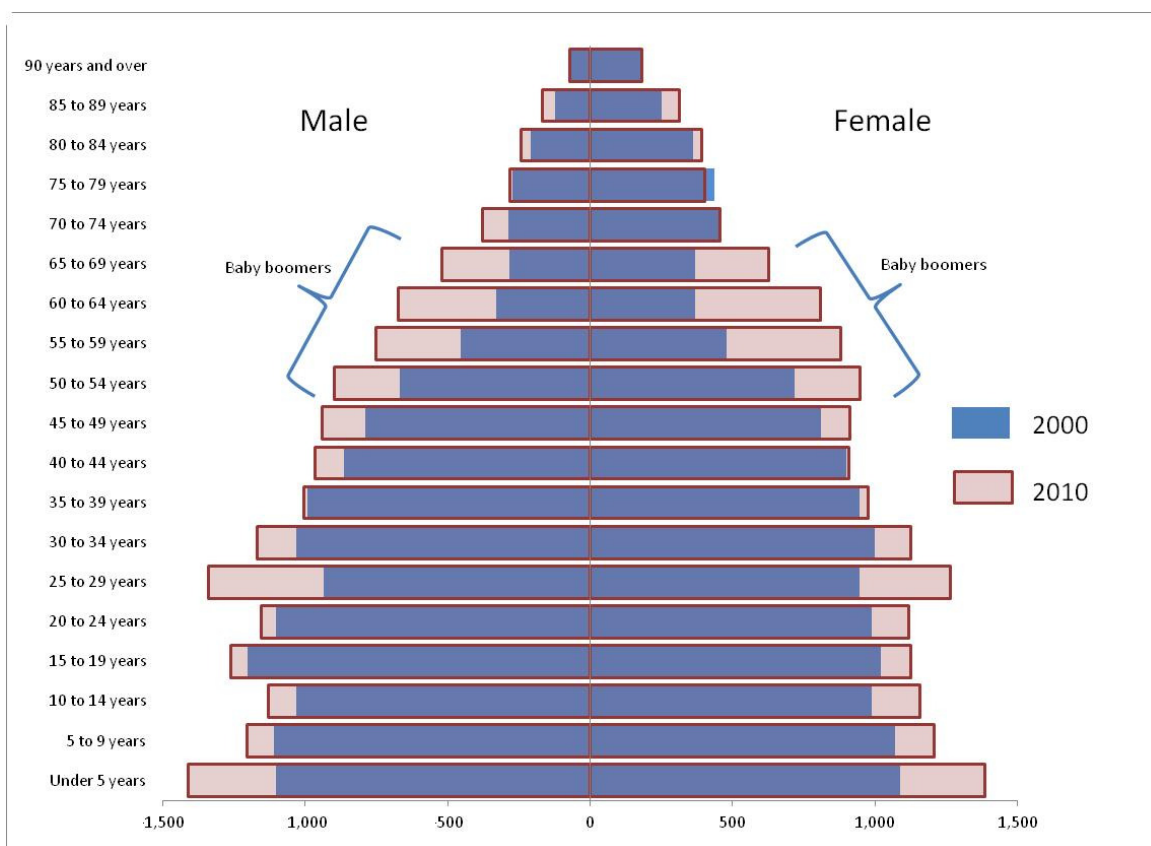
Local homeless service providers are hard at work implementing the recently updated 10-Year Plan to End Homelessness. The plan calls for more coordination, planning, and data-driven programming and decision making. The new coordinated entry program promises to deliver on the HEARRTH Act goals related to reducing the number of people who experience homelessness, reducing repeat episodes of homelessness, and reducing the time that people spend in a state of homelessness.



## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

**Introduction:** The non-homeless special needs population includes the elderly and frail elderly, persons with disabilities, persons with substance use and mental health needs, victims of domestic violence, persons with HIV/AIDS, veterans and youth.

**Non-homeless special needs elderly and frail elderly:** The 2010 Census identifies 4,032 people over the age of 64 living in the City of Mount Vernon, 13% of the city's population. Significant increases in the number of persons between the ages 55 - 69 occurred between 2000 and 2010, an 87% increase compared to only a 21% population increase overall. This indicates that the needs, including housing needs, will increase significantly as this baby boom cohort continues to age.



**Persons with disabilities:** The Housing Authority of Skagit County reports 191 households that receive Section 8 Housing Choice Vouchers include someone who is disabled. Of the 1,214 households on the Section 8 waiting list, 8% are non-elderly disabled households.

**Substance use and mental health:** Substance use and mental health are frequently identified as high priority issues. Some indicators of the severity of these special needs in Skagit County include:

- 8.7% of adults at or below 200% of the Federal poverty level are in need of substance abuse treatment and eligible for subsidized treatment services; however, only 53.6% received treatment, leaving a treatment gap of 46.4%.

- The rate of adult treatment admissions for heroin addiction increased substantially from 140 treatment admissions per 100,000 population in the year 2004, to 265 treatment admissions in 2009.
- During the 2013 homeless census, 36% of homeless persons in Mount Vernon self-reported having a substance abuse and/or mental health disorder.

**Domestic violence:** Domestic violence is one of several primary factors associated with homelessness. During the 2013 homeless census, 18% of homeless persons were in households that included a survivor of domestic violence.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

There are 1,214 households (1,641 persons) on the Section 8 waiting list. Of these 16% (199) are elderly households, and 8% are non-elderly disabled households.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Washington State Department of Health reports that there are 62 persons in Skagit County presumed to have HIV/AIDS.

### **Public Size and Characteristics of Population with HIV / AIDS**

Mount Vernon residents living with HIV/AIDS have access to services from Bellingham-based Evergreen AIDS Foundation, a grassroots community effort that began in 1985 to meet the needs of people living with HIV and AIDS. The foundation now serves a seven county area, including Mount Vernon, with a range of programs and services, including:

- Case management
- Women's program
- Volunteer program
- Emergency financial assistance (Barney Wood Memorial Fund)
- Community education and forums
- Outreach and prevention

Washington State Department of Health reports that there are 62 persons in Skagit County presumed to have HIV/AIDS.

### **Discussion:**

The rapidly growing elderly population presents a challenge to the community to prepare for housing and other special needs unique to older adults. The housing cost burden for the elderly population, particularly renters, is already high and is projected to increase in both prevalence and magnitude.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Public facilities needs – as they relate to the priorities of the consolidated plan – are described in detail in the City's Downtown and Waterfront Master Plan. Topping the list of necessary public facilities is the completion of the floodwall, which is the primary means of flood hazard mitigation necessary for the safety of residents and to encourage private redevelopment investments that are needed to realize the City's vision for Downtown. Other public facilities needed include pedestrian and circulation improvements, streetscape improvements, and public restrooms.

### **How were these needs determined?**

A key element of the master planning process was creation of a Citizen Advisory Group (CAG) comprised of downtown business leaders, property owners, and other local stakeholders. In addition to CAG meetings, the public involvement process included four public meeting/open houses and seven City Council briefings.

### **Describe the jurisdiction's need for Public Improvements:**

The City's Downtown and Waterfront Master Planning process identified a common vision for the Downtown target area, which includes amenities such as:

- Adequate parking
- Streetscape and sidewalk improvements
- Art and water features
- Permanent Farmer's Market
- Children's museum
- Art and history museum
- Outdoor cinema
- Public art
- River activities
- Public dock
- Public restrooms

### **How were these needs determined?**

Through the Downtown and Waterfront Master Plan process described above.

### **Describe the jurisdiction's need for Public Services:**

The City provides CDBG funding assistance for public (human) services to low-income persons and households in the City. The City has typically funded public service in two areas: homeless Shelter Services, and basic needs

### **How were these needs determined?**

The needs have been determined through the process of stakeholder consultation, Citizen Participation, and public comment.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Since 1980, both the City of Mount Vernon and Skagit County have experienced significant growth. Lately, over the last ten years, the number of new housing units in the City have kept pace with the rise in population. Between 2000 and 2010, Mount Vernon's population grew by 21.0%, a slightly lower increase than that of housing units (24.5%). As during the previous decade, Mount Vernon's growth rates in terms of population and housing units are higher than those of Skagit County as a whole.

The overall mix of Mount Vernon's housing stock has not changed much since the year 2000, with 60% of the housing stock consisting of single-family units (primarily detached). Approximately 31% of occupied housing units are multi-family units, and the remainder (9%) are mobile homes or other types of housing (RV's, boats, etc.).

The proportion of occupied housing in Mount Vernon that is owner-occupied has decreased only slightly since 1980 from 60% to 58%. There is considerable variation in the proportion of homeownership among the five census tracts, ranging from a low of 40% in tract 9522 to a high of 85% in tract 9526.

The renter-occupied housing is predominantly within units with 2 or fewer bedrooms (67%). Conversely, owner-occupied housing is overwhelmingly in housing units with 3+ bedrooms (76%). The age distribution of owner-occupied housing is nearly identical to that of renter-occupied housing with 15% of each built before 1950.

On average, median household income has not kept pace with rising housing costs. The median value of homes sold in between 2000 and 2009 increased 66%, and the average rent during that time increased 22%. Meanwhile, median family income increased by just 17% during the same time period.

Apartment vacancy rates and rental prices (for Skagit County) are routinely reported by Washington Center for Real Estate Research (University of Washington). Over a six-year period from 2007 to 2012, overall apartment average rent prices increased 5.5% from \$725 to \$765. The price increase was steeper for 2-bedroom units (9.2%) than for 1-bedroom units (3.4%).

Vacancy rates reported most recently in 2012 indicate that the market for all apartments, including 1- and 2-bedroom units has tightened, with the lowest vacancy rates during the six-year period: 2.3% for all apartments, 1.7% for 1-bedroom units and 2.2% for 2-bedroom units. These low vacancy rates may be the result of strong population growth at the same time that there was a significant decrease in new construction of housing units as a result of the great recession.

Vacancy rates below 4% tend to indicate economic distress in the market, a recession, and/or a lack of available housing units for the local population.

Farm workers represent a special housing needs group in Mount Vernon. Farm labor continues to be an important component of the local and regional economy. However, farm workers continue to have a difficult time obtaining adequate and affordable housing due to low-income levels, language barriers, seasonal nature of their work and larger family size.

According to the Skagit Valley Farmworker Housing Trust Advisory Council's 2010 – 2015 Strategic Plan, "An estimated 800 additional units of safe, affordable farmworker housing are needed, causing severe hardships for farmworkers and their families who must live in unaffordable, overcrowded and/or substandard housing. These existing housing conditions jeopardize the skilled, stable workforce that Skagit County's economy needs."

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

More than half (60%) of Mount Vernon's housing stock is single-family (detached or attached) units, and 31% is multi-family housing with two or more units. The rest are mobile homes, boats, RV's or other types of housing units. 12% of Mount Vernon's housing stock is in buildings with 20 or more units. 76% of the owner-occupied housing stock is in housing units with 3 or more bedrooms; however, only 33% of the rental stock is 3+ bedrooms. 26% of the rental stock are studio or 1-bedroom units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	6,399	56%
1-unit, attached structure	411	4%
2-4 units	1,043	9%
5-19 units	1,173	10%
20 or more units	1,334	12%
Mobile Home, boat, RV, van, etc	1,001	9%
Total	11,361	100%

**Table 27 – Residential Properties by Unit Number**

Data Source: 2005-2009 ACS Data

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	61	1%	194	4%
1 bedroom	206	3%	939	22%
2 bedrooms	1,272	20%	1,777	41%
3 or more bedrooms	4,805	76%	1,407	33%
Total	6,344	100%	4,317	100%

**Table 28 – Unit Size by Tenure**

Data Source: 2005-2009 ACS Data

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

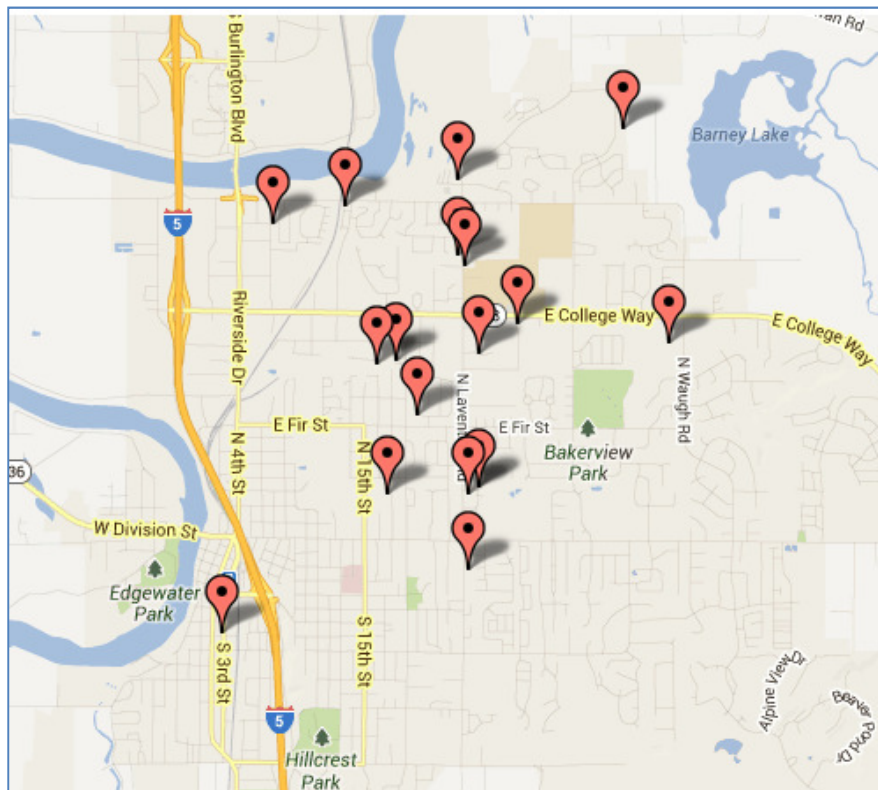
There are 1,044 affordable rental housing units assisted by federal, state and local programs in the City of Mount Vernon. This includes 927 apartment units that are assisted by the Washington State Housing Finance Commission's Tax Credit and Bond programs, and 97 units operated by the Housing Authority of Skagit County. The tax credit program inventory includes 25 studios, 392 1-bedroom units, 453 2-bedroom units, 152 3-bedroom units, and 19 4-bedroom units. Of these, 44 of the rental units target 30% AMI or below, 62 target 40% AMI or below, 60 target 45% AMI or below, 186 target 50% AMI or below, 570 target 60% AMI or below, and 5 target 80% AMI or below. Many of these units are set aside to serve specific low-income groups, including people who are disabled (128), the elderly (355), farm workers (79), and people who are homeless (12). There is one owner-occupied housing units owned by an LMI family through the community land trust, Home Trust of Skagit. The target income group for this

program is between 50% and 80% AMI. Home Trust of Skagit is also in the process of developing an 11-unit affordable homeownership development in the City.

Low-Income Tax Credit Project-Based, Multifamily Housing in the City of Mount Vernon							
Total units	1,044						
Total low-income units	927						
Number of units set aside by income target (% AMI)							
30%	35%	40%	45%	50%	60%	80%	100%
44	0	62	60	186	570	5	0
Units by size							
Studio	SRO	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	5 Bdrm	
25	0	392	453	152	19	0	
Units by type							
Disabled	Large Household	Elderly	Farm Worker	Homeless	Transitional	Common Area	Market Rate
128	26	355	79	12	10	13	104

Project	Housing Type	Units
Alpine Ridge	Elderly; disabled	60
Arbor Park Apts.	Elderly; disabled	180
Casa de San Jose Pl.	Farm workers; Family	50
Fircrest Apts.	Elderly; disabled	36
Highland Greens	Elderly; disabled	51
Kulshan Apts.	Family	38
La Casa del Padre Miguel Apt.	Farm workers	10
La Casa de San Jose	Farm workers, disabled	50
La Paloma	Farm workers; Family	40
Laventure Village	Family	30
Milwaukee Park Apartments	Homeless, disabled	15
Mount Baker Meadows	Farm workers	20
Mount Vernon Manor	Elderly	55
Mount Vernon Manor II	Elderly	30
Olympic Apts.	Family	32
Ridgeview Terrace	Elderly; disabled	80
Salem Village Apts.	Elderly	47
Skagit Village	Family	36
Summerglenn Apts.	Family	153
Villa Santa Maria	Farm workers	30
Vintage at Mount Vernon	Elderly; disabled	154
WW - La Venture Workforce Housing	Workforce	42

#### Tax credit financed affordable housing unit inventory and location map





**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The Plan does not anticipate any affordable housing inventory to be lost. Most housing projects that target specific low-moderate income households are owned or managed by nonprofit housing developers, including the Housing Authority of Skagit County. There are 927 units of Tax Credit projects that are privately held, and could be lost if their affordability does not continue after the regulatory compliance period ends.

**Does the availability of housing units meet the needs of the population?**

With over 600 people homeless, and approximately 1,700 households that pay more than half their income on housing costs, the City cannot say that there is adequate availability of housing units to meet the needs of our population. These needs are reflected in the waiting lists for project-based housing and Section 8 housing vouchers, as well.

**Describe the need for specific types of housing:**

There are many specific types of housing that are needed in the community. Housing for the homeless, with supportive services, is a high priority. With the aging population, additional housing for the elderly is also needed. Additional affordable farm worker housing, as identified in the strategic plan of the Skagit Valley Farmworker Housing Trust Advisory Council is also needed. Rental housing for families (3+ bedrooms) is also needed.

**Discussion**

Overall, there is a need for additional affordable housing supply in the City to meet existing and projected needs. The majority of this housing need is rental housing that serves very low-income households or below. Targeted populations include the homeless, elderly, disabled, farm workers, families with children and housing for persons with behavioral health issues.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

Over the past decade, income has not kept pace with housing costs -- particularly owner-occupied housing. The median value of homes increased from \$136,100 to \$226,200, a 66% increase from 2000 to 2009. Rents increased at a more modest level, increasing 22% during the same period. Incomes during this same period increased just 17% for families.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2009	% Change
Median Home Value	136,100	226,200	66%
Median Contract Rent	587	716	22%

**Table 29 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	915	21.2%
\$500-999	2,467	57.2%
\$1,000-1,499	678	15.7%
\$1,500-1,999	193	4.5%
\$2,000 or more	64	1.5%
Total	4,317	100.0%

**Table 30 - Rent Paid**

Data Source: 2005-2009 ACS Data

### Housing Affordability

Units affordable to Households earning % HUD area median family income (HAMFI)	Renter	Owner
30% HAMFI	190	No Data
50% HAMFI	740	235
80% HAMFI	2,305	855
100% HAMFI	No Data	1,275
Total	3,235	2,365

**Table 31 – Housing Affordability**

Data Source: 2005-2009 CHAS

### Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$601	\$669	\$899	\$1,262	\$1,266

<b>High HOME Rent</b>	\$604	\$730	\$919	\$1,112	\$1,220
<b>Low HOME Rent</b>	\$593	\$636	\$763	\$881	\$983

**Table 32 – Monthly Rent**

**Data Source Comments:** HUD FMR and HOME Rents

### **Is there sufficient housing for households at all income levels?**

While there is sufficient housing for households, it is insufficient when considering affordability and housing cost burdens. Only 48% of ownership housing stock, and 44% of rental housing is considered affordable in Mount Vernon (household pays no more than 30% of their income towards housing costs).

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

Single family home values increased by 66% over the past ten years; an even more significant change in values took place in the previous decade. While home prices have somewhat leveled off due to national and regional economic conditions, it is unlikely that the value of homes will decline any further, thus not making housing any more affordable to home buyers.

While rents have fluctuated, they have steadily increased while vacancy rates have decreased. The low, current vacancy rate is seen as a major influence on the latest increase in rents. Without new construction of rental units, a steady increase in rents would be expected. New construction is starting to take place after the economic retraction, thus potentially stabilizing rent increases in the future.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

HOME and FMR rents are lower than Area Median Rent, making HOME-assisted rental housing affordable to low-income households. However, the lower rent limits also indicate the challenges with capitalizing projects sufficiently in order to ensure that the rental housing is properly maintained and operated.

### **Discussion**

Housing costs have risen faster than incomes in the past ten years, making housing less affordable in Mount Vernon. The significant reduction in the pace of new housing development as a result of the great recession will continue to put upward pressure on rent prices due to lower vacancy rates. While single family home sale prices have stabilized somewhat, the supply of homes that are affordable to low-income families has plummeted in recent years.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

Mount Vernon's housing stock is aging. Nearly half of the housing stock (47% owner, 44% renter) was built before 1980. Housing units built before 1978 may have paint that contains lead. Lead from paint, chips, and dust can pose serious health hazards, particularly to children. Federal law governs this health hazard when using federal funds. Lead paint controls or abatement is now required for any project that uses federal funds. Age of housing is commonly used to estimate the risk of significant hazards in the home. With almost half of the city's housing stock built before 1980, there are numerous homes with potential lead-based paint hazards.

### Definitions

**“Standard Condition”:** A housing unit that has basic infrastructure, is structurally sound, meets the demands of primary living situations, and meets HUD's Section 8 Housing Quality Standards.

**“Substandard Condition”:** A housing unit that does not have basic infrastructure, is not structurally sound, does not meet the demands of primary living situations, and/or does not meet HUD's Section 8 Housing Quality Standards.

**“Substandard Condition but Suitable for Rehabilitation”:** A housing unit that, at minimum, does not meet standard condition but that has basic infrastructure and can be brought up to standard condition for less than 50% of its market value.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,611	41%	1,938	45%
With two selected Conditions	101	2%	328	8%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,632	57%	2,051	48%
Total	6,344	100%	4,317	101%

Table 33 - Condition of Units

Data Source: 2005-2009 ACS Data

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	867	14%	822	19%
1980-1999	2,494	39%	1,604	37%

<b>1950-1979</b>	2,058	32%	1,261	29%
<b>Before 1950</b>	925	15%	630	15%
<b>Total</b>	6,344	100%	4,317	100%

**Table 34 – Year Unit Built**

Data Source: 2005-2009 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<b>Total Number of Units Built Before 1980</b>	2,983	47%	1,891	44%
<b>Housing Units build before 1980 with children present</b>	775	12%	400	9%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
<b>Vacant Units</b>	0	0	0
<b>Abandoned Vacant Units</b>	0	0	0
<b>REO Properties</b>	0	0	0
<b>Abandoned REO Properties</b>	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

By one narrow definition of substandard housing – housing units that lack complete plumbing or kitchen facilities – there are at least 80 renter-occupied, and 25 owner-occupied housing units that are home to low- to moderate-income households in the City of Mount Vernon.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing units built before 1978 may have paint that contains lead. Lead from paint, chips, and dust can pose serious health hazards, particularly to children. Federal law governs this health hazard when using federal funds. Lead paint controls or abatement is now required for any project that uses federal funds.

Age of housing is commonly used to estimate the risk of significant hazards in the home. With nearly half (46%) of the city's housing stock built before 1980, there are numerous homes with potential lead-based paint hazards. According to a special tabulation of Census data, there are 1,175 households with children 6 or younger living in structures that might have lead-based paint hazards; 775 are owner-occupied and 400 are renter-occupied. The Census tabulation estimates show that 210 LMI owner households with young children present may be at risk, and 295 LMI renter households with young children present may be at risk.

### Discussion

Preservation and rehabilitation of Mount Vernon's housing stock continues to be needed as the housing stock ages. Housing stock is generally in a condition that rehabilitation is both possible and financially feasible, although low-income households need assistance.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

#### Rental Housing

The Housing Authority of Skagit County owns or manages 97 units of affordable housing within the City of Mount Vernon. Sixty of these units receive rental subsidy through the U.S. Department of Agriculture and occupancy is restricted to farmworker households. The remaining 37 units are in the President Apartments located in downtown Mount Vernon.

#### Low Income Housing Tax Credits

LIHTC projects are often the result of a partnership between for-profit investors, private sector contractors and a nonprofit agency. The Housing Authority has developed and currently operates LIHTC units in Skagit County, and may in the future pursue LIHTC projects in Mount Vernon.

#### HUD Housing Vouchers

The Housing Authority of Skagit County administers HUD vouchers that assist low-income households with the cost of housing and utilities. Funds for these vouchers are appropriated to HUD through Congress. The voucher programs include:

- Veterans Affairs Supportive Housing (VASH)
- Non-elderly Disabled
- Project Based Vouchers
- Housing Choice

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				640	8	387	25	0	220
# of accessible units									

*\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition*

**Table 37 – Total Number of Units by Program Type**

Alternate Data Source Name: Housing Authority of Skagit County  
2013

**Describe the supply of public housing developments:**

There are no public housing units in Mount Vernon.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

There are no public housing units in Mount Vernon. There are 640 Housing Choice Vouchers in Skagit County.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
N/A	N/A

Table 38 - Public Housing Condition

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Housing Authority has no public housing. The Housing Authority has identified \$12,000,000 in capital fund needs for the rehabilitation of the President Apartments in downtown Mount Vernon.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The Housing Authority has a goal to provide an improved living environment in their affordable housing. Included in that goal are strategies that would implement a non-smoking policy. Additionally, the Housing Authority administers a Family Self Sufficiency program within the Section 8 program. Participants are assisted in pursuing education, employment and personal goals for the purpose of attaining increased self-sufficiency.

**Discussion:**

The Housing Authority provides a critical role in affordable housing supply in the city. Their properties are well-managed and in good condition. The agencies plans include active strategies to engage the residents in improving their living environment and promoting self-sufficiency.



## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

#### *Emergency shelter, transitional housing, and rapid rehousing*

Mount Vernon has several programs and facilities that provide emergency shelter and transitional housing. Emergency shelter offers a safe, secure, time-limited place for individuals and families to reside while they prepare to move into permanent housing. Transitional housing is longer term housing than emergency shelter with varying degrees of support services. Several programs also provide emergency shelter with motel vouchers. Community Action of Skagit County also provides rapid rehousing services.

#### *Permanent supportive housing*

Permanent supportive housing (PSH) provides long-term, safe, decent and affordable housing for individuals and families. This housing is provided through a variety of programs and in a variety of facilities within Bellingham. The Housing Authority of Skagit County partners with the Veterans Administration to provide 25 permanent, tenant-based housing vouchers under the Veteran Affairs Supportive Housing (VASH) Program. Compass Health operates three PSH facilities totaling 28 beds for single adults with a mental health disorder. Community Action of Skagit County operates a program funded by the HUD Supportive Housing Program (SHP) that provides housing and long-term services for 12 chronically homeless adults.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	93	0	152	0	0
Households with Only Adults	31	0	13	28	0
Chronically Homeless Households	0	0	0	12	0
Veterans	0	0	0	0	0
Unaccompanied Youth	6	0	10	0	0

**Table 39 - Facilities and Housing Targeted to Homeless Households**

Data Source

Skagit County Housing Inventory Chart, Community Action of Skagit County (2012)

Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Through the Skagit County Coalition to End Homelessness, there are strong interagency collaborations in place to integrate homeless housing and mainstream services. Homeless families and individuals require the basic needs of shelter, food, clothing, health and dental care. Beyond this, supportive services such as case management, life skills and financial literacy training, employment support, mental health services, substance abuse recovery assistance, education, transportation and childcare must be adequate, accessible and affordable to people who are experiencing homelessness. The local 10-Year Plan to End Homelessness (updated in 2012) recognizes these services as essential to reduce homelessness in Mount Vernon and throughout Skagit County.

A wide range of public and nonprofit agencies provide mainstream services targeted to homeless persons. In addition to the resources of the regional support Network (RSN), Skagit County has enacted local sales tax funding to address behavioral health issues, with a significant focus towards homeless persons and those incarcerated in the county jail. Nonprofit agencies that focus on health and mental health services in Mount Vernon include Compass Health, SeaMar, and Sunrise Services.

WorkSource Skagit, the local one-stop service center for employment services operates a new Navigator program designed specifically for homeless families with parents who are looking for work. This is a partnership between Northwest Workforce Council, Employment Security Department, and Community Action of Skagit County.

There are robust services for homeless veterans in Mount Vernon through partnerships between the Veterans Administration, Housing Authority of Skagit County, Community Action of Skagit County, and WorkSource Skagit. Together these partners deliver housing and mainstream services to homeless veterans through the Veteran Affairs Supportive Housing Program (VASH), Supportive Services for Veteran Families Program (SSVF), and Skagit County veterans relief program.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Mount Vernon has several programs and facilities that provide emergency and transitional shelter. Emergency shelter offers a safe, secure, time-limited place for individuals and families to reside while they prepare to move into permanent housing. Transitional housing is longer term housing than emergency shelter with varying degrees of support services.

Rapid rehousing is a type of homeless housing service that provides temporary rental subsidy and housing case management to people who are transitioning from homelessness to permanent housing in private market rentals. Community Action provides these services with funding from Skagit County and WA Department of Commerce.

Permanent supportive housing provides long-term, safe, decent and affordable housing for individuals and families. This housing is provided through a variety of programs and in a variety of facilities within Mount Vernon.

Programs that are focused on special homeless populations include the homeless veteran housing programs referenced above, homeless youth programs through Northwest Youth Services and Oasis Teen Shelter, shelter and support for domestic violence survivors through Skagit DVSAS, permanent supportive housing for chronically homeless persons through Community Action's SHP program in partnership with Sunrise Services and Compass Health's project-based housing. Friendship House provides emergency shelter and transitional housing for many homeless populations, and families with children receive several types of homeless assistance through Community Action programs, including their Family Development Shelter.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

There are many subpopulations in Mount Vernon, the special needs of which are provided by a variety of government, nonprofit, and private service providers. Special needs populations include, but are not limited to elderly persons, people with developmental disabilities, persons with HIV/AIDS, survivors of domestic violence, and people with behavioral health disorders.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Elderly: In Mount Vernon, as in most other locales, aging “baby boomers” comprise an increasing proportion of the population. Many people need special housing accommodations as they age. Housing is provided in nursing, convalescent or retirement facilities, and by the Housing Authority of Skagit County. The elderly and frail are also able to stay longer within their own homes with assistance provided through DSHS programs (e.g. COPES) and other supportive programs such as Meals on Wheels and Community Action’s Mobile Food Express that delivers groceries from the food bank to homebound seniors.

Persons with Developmental Disabilities: The Arc of Whatcom County reports that over 2,000 persons with developmental disabilities, their families and service providers look to the non-profit agency to connect them with available resources in its three-county service area that includes Skagit County. Skagit County Community Services coordinates services through its Developmental Disabilities program. According to the County’s Developmental Disabilities Strategic Plan (2009-2014), there is a constellation of services provided by the State, County, and nonprofit providers.

People with Mental Illness: Mentally illness is highly prevalent among people who are homeless or at risk of homelessness. Recovery-oriented mental health services help maximize housing stability for people with severe mental illness. There are several permanent supportive housing programs in Mount Vernon that integrate mental health services into their housing program, as mentioned in the sections above. There are also a number of mental health service providers that serve people who may not be in a supportive housing program.

People with Alcohol or Other Addictions: People with substance abuse disorders and mental health disorders (co-occurring) are high “utilizers” of expensive services such as law enforcement, criminal justice and hospital emergency departments. People who are homeless or who are at risk of homelessness due to substance abuse disorders need access to detox, inpatient and outpatient treatment programs, as well as a wide variety of after-care services to support them in their recovery. Many of these services are available in Mount Vernon or nearby in Skagit County.

Sex Offender Housing: Washington State has limited the options a community has in regard to regulating sex offender housing. (See RCW 9.94A.8445) The law does include a statewide restriction

that prohibits certain sex offenders from living within 880 feet of a public or private school. And there are other restrictions as well. The community of service providers believes that is safer for the community to provide housing support for sex offenders who would otherwise be homeless. A limited amount of such supports are available through highly coordinated partnerships between Community Action, Skagit County Community Services, Washington State Department of Corrections, Skagit County Jail, and other organizations.

People Diagnosed with AIDS and Related Diseases: The Evergreen AIDS Foundation provides direct client services, for housing, utilities, personal care needs and limited medical assistance.

Survivors of Domestic Violence: Survivors of domestic violence comprise a major segment of the homeless population. Women – primarily – fleeing domestic violence often need access to confidential shelter for safety reasons. Many also benefit from transitional or rapid rehousing assistance to help them transition to a stable life without their abuser present. Skagit Domestic Violence and Sexual Assault Services is the primary provider of confidential services in Mount Vernon.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Community Action of Skagit County operates a range of housing and homeless services including Coordinated Entry to Local Housing and Homeless Service System, rapid rehousing, homelessness prevention, family shelter, transitional living. Community Action serves a significant number of people with mental and physical health barriers to housing.

Supportive Housing Program (a collaboration between Community Action, Pioneer Human Services, and Sunrise Services) serves individuals with mental and health disabilities, providing case management and permanent housing.

Friendship House operates shelter and transitional living services for men and women with children who are homeless. Serves a significant number of people with mental and physical health barriers to housing

Transitions House is a staffed transitional housing program operated by Pioneer Human Services for homeless individuals leaving institutions (Psychiatric facilities, chemical dependency treatment, jail, prison).

Oasis Teen Shelter (operated by YMCA) serves homeless youth often experiencing emotional and/or mental health issues.

Compass Health operates a PACT program with intensive, home-focused mental health treatment with links to housing for individuals leaving psychiatric facilities. Compass Health also provides rental assistance to people with mental illness.

Skagit County Crisis Center provides detox and mental health crisis stabilization, including transitions from institutions to community housing.

Skagit Recovery Center provides housing for individuals participating in Skagit County Drug Court.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City will provide funding to support the provision of basic needs services to low-income residents through Community Action of Skagit County's Basic Needs program.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City will provide funding to support the provision of basic needs services to low-income residents through Community Action of Skagit County's Basic Needs program.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Public policies may serve as a barrier to affordable housing. Policies that might have a negative effect include tax policies, land use controls, zoning ordinances, building codes, development fees and charges, growth limits and policies that affect the return on residential investment.

The State's taxation system, that does not tax personal income, creates a strong reliance on other forms of taxation such as sales tax, real property tax, and special fees and assessments. Local governments have limited discretion regarding this system, and as a result, little ability to change the system to remove any barriers to affordable housing.

One option provided by the State to local governments is the multiple-unit dwellings in urban center property tax exemption. (Chapter 84.14 RCW) This provision allows for special valuations for residential development in urban centers, and provides an extra four year incentive (12 years vs. 8 years) if the development includes an affordable housing component.

Washington State's property tax system also limits the increase in property taxes collected to no more than 1% per year plus new construction. As needs or costs increase, the ability to pay for those needs is diminished.

The City of Mount Vernon must work within the framework of state planning and building requirements. The Growth Management Act (GMA) requires the City to plan for a variety of housing needs within the community, as well as planning for employment, public facilities and services. GMA also requires planning to protect critical areas, such as wetlands, geologic hazard areas, fish and wildlife habitat, and floodplains.

The City of Mount Vernon, like many municipalities, charges development "impact fees" on new development. Fees are charged for schools, parks, fire, and traffic. Until 2012, Washington State allowed waiver of impact fees for affordable housing only when the fees were paid from public funds other than impact fee accounts. In 2012, Washington State amended the law (EHB 1398.SL) that allows governments to grant either a partial exemption of not more than 80% of impact fees, or provide a full waiver where the remaining 20% are paid from public funds other than impact fee accounts. School districts that receive school impact fees must approve any exemption for their fees.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Mount Vernon is the capitol city of one of America's most spectacular and diverse landscapes, surrounded by some of the nation's most productive farms, forests and fisheries. For many years, downtown Mount Vernon was the center of the County's economic life as well as the seat of its government. But for the past several decades the danger of catastrophic floods has forced the city to turn its back to the river and stymied development in the city's downtown. Now the community has created a visionary plan that promises to transform those conditions, turn the Skagit River from a constant threat to an enormous asset, and reunite the City with its riverfront. With a new flood protection system and Riverfront Park at its center, downtown will again be able to grow, meeting a portion of the county's need for housing and jobs, and by helping to meet that need, relieve development pressure on the surrounding farms and forests.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	874	23	7	0	-6
Arts, Entertainment, Accommodations	939	1,000	7	9	2
Construction	950	364	7	3	-4
Education and Health Care Services	2,684	2,896	20	27	7
Finance, Insurance, and Real Estate	644	604	5	6	1
Information	274	26	2	0	-2
Manufacturing	1,646	538	12	5	-7
Other Services	819	662	6	6	0
Professional, Scientific, Management Services	1,240	451	9	4	-5
Public Administration	555	1,698	4	16	12
Retail Trade	1,800	1,719	14	16	3
Transportation and Warehousing	310	222	2	2	0
Wholesale Trade	457	347	3	3	0
Total	13,192	10,550	--	--	--

**Table 40 - Business Activity**

Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	14,099
Civilian Employed Population 16 years and over	13,192
Unemployment Rate	6.43
Unemployment Rate for Ages 16-24	8.42
Unemployment Rate for Ages 25-65	4.90

**Table 41 - Labor Force**

Data Source: 2005-2009 ACS Data

Occupations by Sector	Number of People
Management, business and financial	3,411
Farming, fisheries and forestry occupations	767
Service	2,391
Sales and office	3,342
Construction, extraction, maintenance and repair	1,279
Production, transportation and material moving	2,002

**Table 42 – Occupations by Sector**

Data Source: 2005-2009 ACS Data

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	9,164	72%
30-59 Minutes	2,838	22%
60 or More Minutes	764	6%
Total	12,766	100%

**Table 43 - Travel Time**

Data Source: 2005-2009 ACS Data

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,257	180	1,153
High school graduate (includes equivalency)	2,541	212	822
Some college or Associate's degree	3,550	241	1,104
Bachelor's degree or higher	2,084	90	423

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2005-2009 ACS Data

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	228	1,126	527	640	343
9th to 12th grade, no diploma	451	436	456	405	386
High school graduate, GED, or alternative	1,156	783	1,138	1,663	1,022
Some college, no degree	1,052	636	875	1,408	1,035
Associate's degree	155	635	512	896	131
Bachelor's degree	107	576	302	753	541
Graduate or professional degree	19	305	276	399	343

**Table 45 - Educational Attainment by Age**

Data Source: 2005-2009 ACS Data

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,864
High school graduate (includes equivalency)	27,135
Some college or Associate's degree	31,991
Bachelor's degree	38,014
Graduate or professional degree	50,610

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2005-2009 ACS Data

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest employment sectors for Mount Vernon's 10,550 jobs include education and health care services (27%), Public administration (16%), retail trade (16%), arts, entertainment, and accommodations (9%), and finance, insurance, and real estate (6%).

According to the Washington Regional Economic Analysis Project (REAP), the fastest Growing industries by employment, from 2002 to 2010 were: Finance & Insurance: 5.1% per annum average, Educational Services: 4.8%, Real Estate/Rentals/Leasing: 2.7%, Utilities: 2.6%, and Wholesale Trade: 2.4%. While the fastest declining industries were: Information: -3.5%, Accommodations & Food Service: -1.0%, Manufacturing: -0.9%, Construction: -0.6%, and Forestry & Fishing: -0.5%.

**Describe the workforce and infrastructure needs of the business community:**

The threat of flooding on the Skagit River and location of downtown within the FEMA 100-year floodplain poses a major barrier to investment in downtown Mount Vernon and limits the City's ability to develop a comprehensive redevelopment plan for its historic downtown area. To improve the economic viability of commercial development, and to increase safety for residents, the City has completed an Environmental Impact Statement (EIS) for new flood control measure that will remove downtown from the 100-year flood plain as designated by the Federal Emergency Management Agency (FEMA).

Mount Vernon has responded to the technology infrastructure needs of the business community by implementing a City-wide fiber optic network ring to provide reliable, high-speed connections that are needed to support economic development. This system will give customers a choice of providers, and a variety of high-capacity data transport products for enhanced telecommunications services. The City's system provides a competitive advantage to this region with access to cutting edge technology and a state-of-the-art telecommunication infrastructure that make companies more productive and efficient.

Other infrastructure needs of the downtown area, as expressed in the waterfront master plan include:

- Develop a pedestrian-oriented downtown where people are encouraged to circulate on foot.
- Encourage a mixture of land uses, including public open space, shoreline recreational, cultural, and institutional uses integrated with revenue producing uses that may include office, retail, restaurant, hotel, entertainment, and residential uses.
- Accommodate an overall increase in residential density to provide a greater level of around-the-clock activity, support existing businesses, and improve the general economic vitality of downtown.
- Provide sufficient and conveniently located parking without compromising the overall pedestrian friendly environment.
- Accommodate vehicular circulation while providing pedestrian-friendly streets.
- Preserve and build upon the existing historic character of downtown.
- Provide more open space and public amenities downtown.
- Encourage multi-modal transportation by developing improved connections across the river, to regional trails, and to Skagit Station.
- Encourage the use of sustainable design principles in both public and private developments.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The City of Mount Vernon has adopted a Master Plan for the Waterfront and Historic Downtown Area that will provide a guide for development and investment over the next 20 years and presents an economic development opportunity in Downtown Mount Vernon. The Downtown and Waterfront

Master Plan is designed to build on and enhance existing retail activity along First Street, create a vibrant, attractive waterfront and downtown, with increased public access to the shoreline, new and improved public amenities, and mixed-use redevelopment that will generate new jobs and create housing while preserving the character of downtown Mount Vernon. The City is encouraging the following Downtown development opportunities:

- Hotel & Convention Center (near the new Multi-Modal Station and I-5)
- Downtown mixed use and high density housing
- Expansion of retail and office development
- Waterfront development

Implementation of the downtown and waterfront master plan is projected to accommodate 1,190 new, ongoing jobs after 20 years. The largest category of jobs is retail, followed closely by office jobs. In addition to the ongoing jobs, there would be new construction jobs. The level of development activity will support approximately 750 annual full-time equivalent construction jobs. The jobs identified above represent direct jobs in downtown. In addition, there would be indirect and induced jobs (the multiplier effect) as employers and workers spend money in the community. For every retail or office job, there would be an additional 0.4 to 0.9 indirect or induced job within the county.

The projected wages for new jobs are estimated to exceed the current average wages for finance and insurance (\$42,900 versus \$40,900), professional and technical (\$42,100 versus \$38,800), and accommodations and food service (\$16,500 versus \$14,000).

The Northwest Workforce Council indicates the need for bilingual and bicultural workforce "is an opportunity for minority and underrepresented youth to enter the labor market in high wage, high skill jobs if they are provided the necessary career education, academic preparation and technical training." Providing supportive services to low-income households to achieve self-sufficiency should be a priority. Child care was identified as the number one barrier to self-sufficiency by Workforce Council staff based on their work with clients. Education is a key component of the Workforce Council's Strategic Goals.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The Northwest Workforce Council indicates the need for bilingual and bicultural workforce "is an opportunity for minority and underrepresented youth to enter the labor market in high wage, high skill jobs if they are provided the necessary career education, academic preparation and technical training." Providing supportive services to low-income households to achieve self-sufficiency should be a priority. Education is a key component of the Workforce Council's Strategic Goals.

The Workforce Council identifies 22% of the jobs in the region may require a high school diploma or GED certificate; 34% of the jobs require a high school diploma and some vocational training or job-related course work; 29% of the jobs require training in vocational schools, related on-the-job experience, or an associate's degree; 11% of the jobs require a four-year bachelor's degree; and 5% of the jobs require a bachelor's degree but may require graduate work.

Percent of Jobs in Region	Education and Training Needed
22%	These occupations may require a high school diploma or GED certificate. Some may require a formal training course to obtain a license.
34%	These occupations usually require a high school diploma and may require some vocational training or job-related course work. In some cases, an associate's or bachelor's degree could be needed.
29%	Most occupations in this zone require training in vocational schools, related on-the-job experience, or an associate's degree. Some may require a bachelor's degree
11%	Most of these occupations require a four - year bachelor's degree, but some do not
5%	A bachelor's degree is the minimum formal education required for these occupations. However, many also require graduate school. For example, they may require a master's degree, and some require a Ph.D., M.D., or J.D. (law degree).

*Source: Employment Security – Regional Labor Economist for Northwest Region*

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

**Skagit Valley College (SVC)** embraces a strategic priority to align educational programs with regional and state workforce and economic development strategies. SVC's President's Roundtable on Workforce Development provides an opportunity to develop a program mix representative of identified skills gaps and industry needs. SVC offers 26 two-year degree programs and 61 certificate programs with an emphasis in Health Science, Human Services and Public Resources, and Business clusters. SVC continues to expand nursing and allied health, welding, and manufacturing, composites and marine programs. Reflective of local industry, SVC hosts the Northwest Center of Excellence for Marine Manufacturing and Technology. The college has invested in making education possible for students less prepared for college level work by using I-BEST instructional delivery to support students in six programs with an expansion to an additional three programs scheduled in 2014.

**Apprentice training:** Training for apprentices is offered at Bellingham Technical College and Skagit Valley College. Examples of courses offered include: Industrial Trade Math; Basic Mechanics for Electricians; Welding; Blueprint Reading; Basic Electricity for Mechanics, Millwrights and Non-Electricians; Apprentice Painter; and Apprentice Carpentry. The Electrical, Plumbing, Pipefitting, and Carpentry Technical Training Centers for joint apprenticeship programs are located in Skagit County.

**One Stop Service Delivery System (WorkSource):** The region's one-stop career development system (WorkSource Northwest) is a trusted source of employment and training services with one location in Mount Vernon.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The most recent CEDS dates back to 2003; however, the economic development initiatives the City is undertaking within that Strategy are highly relevant to the priorities of this Consolidated Plan. Primarily, these are the activities associated with the revitalization of Downtown Mount Vernon, including public facility improvements to attract more private investment in business and housing, mixed income housing development, pedestrian, mobility, and parking improvements, and the rehabilitation of the President Apartments.

### **Discussion**

The City will continue to collaborate and work with regional partners to address education, workforce development and infrastructure needs in our community. The City will target CDBG resources toward downtown revitalization to help implement the goals of the consolidated plan that are consistent with the goals of the downtown and waterfront master plan.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (Include a definition of "concentration")**

Census Tract 9523 (NE part of City bounded on the south by East Division Street and on the west, primarily, by North Laventure Road) has 43% renter households and 45% have one or more severe housing problems (compared to 35% for the City as a whole); 29% of renter households here have >50% housing cost burden (compared to 23% for the City as a whole). "Concentrated" is defined as 51% or higher. The area of this census tract cataloged as 9523.01 is 67.7% LMI households.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (Include a definition of "concentration")**

Census Tract 9525 that primarily includes the Downtown neighborhood and bounded on the west by the Skagit River, the south by West Blackburn Road, the north by West Fir Street, and the east by North 8th Street (for the northern part of the tract), South 9th Street (for the central part of the tract), and South 4th Street (for the southern part of the tract). This area has a high concentration of LMI households and the highest concentration of persons over 5 years old who do not speak English at all (15%, compared to only 7% for the City as a whole). This census tract is 57.5% LMI households.

Census Tracts 9522 (NW part of city bounded on the south by East Fir Street and on the east by North Laventure Road) has the highest concentration of persons living below the poverty threshold (22.4% compared to 16.5% for the City as a whole). "Concentrated" is defined as having a higher proportion than the City as a whole. This census tract is 59.6%, the area with the second highest concentration of LMI households.

### **What are the characteristics of the market in these areas/neighborhoods?**

Census Tract 9522 has the highest proportion of renter households (60% compared to only 40% for the whole City), and 17% of renters have a severe housing cost burden. In Census Tract 9525 50% are renter households and 21% of renters have a severe housing cost burden.

### **Are there any community assets in these areas/neighborhoods?**

Low-income, subsidized housing developments are concentrated in Census Tracts 9522 and 9523, providing some relief for low-income families who may otherwise experience severe housing cost burden. Skagit Valley College's main campus is also located in this region of the City.

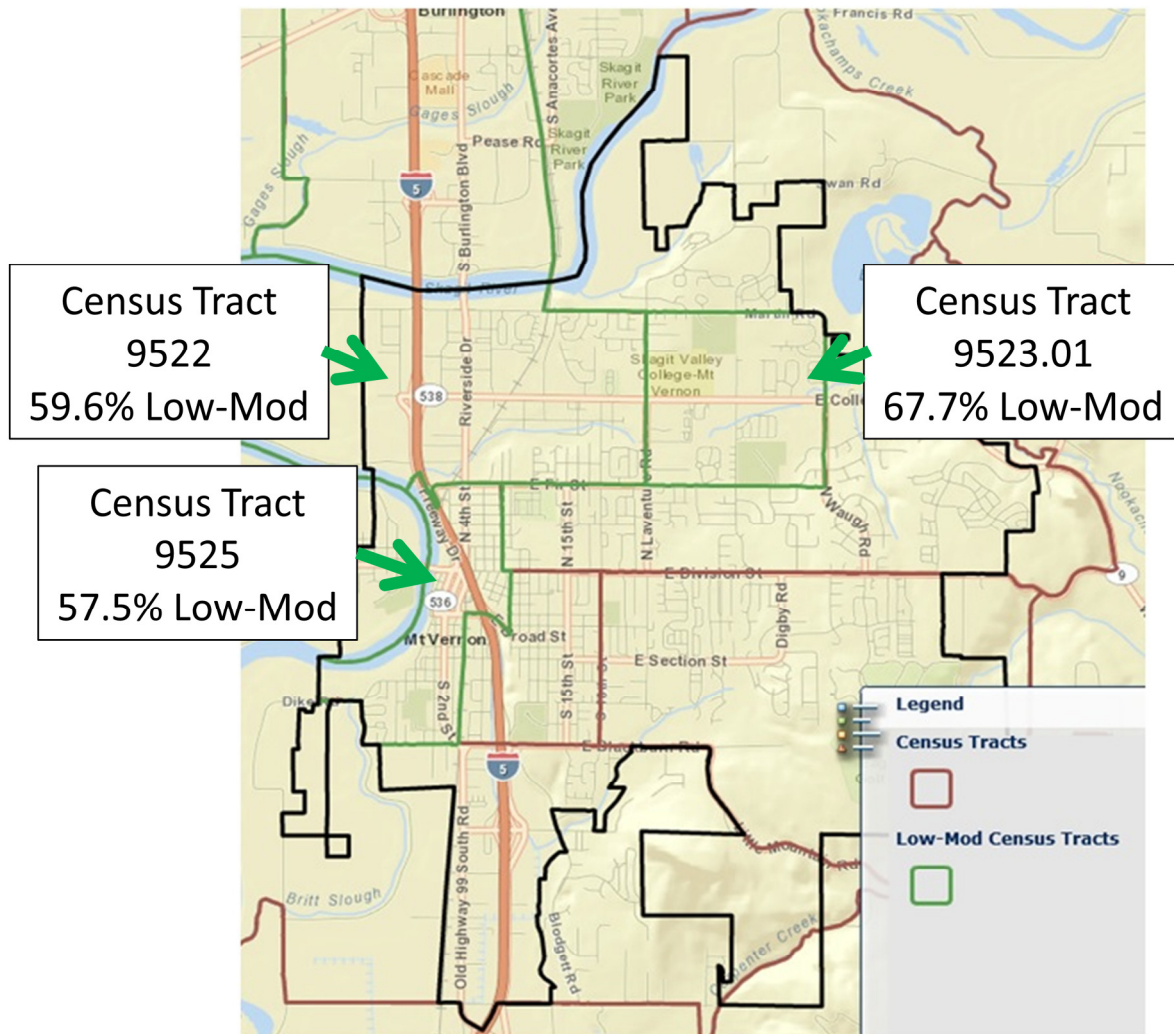
Census Tract 9525 includes the Downtown neighborhood, a focal point for local commerce, employment, recreation, and an area that has great potential to draw more visitors due to Skagit River waterfront and plans for redevelopment. This neighborhood is also home to several special needs and low-income housing, including Compass Health's permanent supportive housing for people with mental illness, the Housing Authority of Skagit County's President Apartments, and Friendship House's homeless shelters.

## Are there other strategic opportunities in any of these areas?

The Downtown Mount Vernon redevelopment master plan presents many strategic opportunities that are outlined in the master plan document and in the recently completed report, *“City by the River: Redevelopment Tools for Downtown Mount Vernon.”* This report was prepared for the City through a *OneCPD* technical assistance contract from HUD Region X. It summarizes the technical assistance team’s findings and suggests an array of strategies and tools that will help the City achieve its Downtown redevelopment goals.

The areas in the northern part of the city also offer strategic opportunities to increase the supply of high quality farm worker housing, as demonstrated recently by Catholic Housing Services.

Partnerships with Skagit Valley College offer strategic opportunities for workforce development programs and for jail and prison re-entry programs that result in reduced recidivism and improved housing stability for ex-offenders.



Low- to moderate-income Census Tracts



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Mount Vernon's Strategic Plan outlines the housing and community development goals and strategies to meet the priority needs with available resources. This Strategic Plan covers the period from January 1, 2014 through December 31, 2018.

The City anticipates receiving an annual Community Development Block Grant (CDBG) through HUD during this five-year period.

**NOTE ABOUT PROGRAM YEAR:** The City's CDBG annual action plan program year currently begins on January 1 and ends on December 31. The City will continue that program year cycle for 2014; however, the City intends to request a change in the program year for the 2015 Action Plan. The request will be submitted prior to October 31, 2014. The purpose of the requested program year change is to better align the availability of HUD CDBG funds with the start of each future program year.

This Strategic Plan is written to meet the requirements of HUD that provides the majority of the financial resources to implement the plan. The plan is also designed to align with other, local strategic priorities as set out in the Skagit County 10-Year Plan to End Homelessness, and county-wide plans to increase the supply of affordable housing (based on the Skagit County Affordable Housing Advisory Committee's 2013 recommendations), and increase the supply of farmworker housing as described in the Skagit Valley Farmworker Housing Trust Advisory Council's 2010 – 2015 Strategic Plan.

This Strategic Plan builds upon the City's prior community development efforts focused on protecting the low-income downtown neighborhood from the threat of Skagit River flooding. Flood protection improves the suitability of the downtown area for housing and employment opportunities.

### *HUD Goals*

HUD funding sources must primarily benefit low- and moderate-income persons in accordance with three HUD goals:

**Provide Decent Housing** – assisting homeless persons obtain affordable housing; assisting persons at risk of becoming homeless; retaining the affordable housing stock; increasing the availability of affordable permanent housing, particularly to members of disadvantaged minorities; increasing the supply of supportive housing; and providing affordable housing that is accessible to job opportunities.

**Provide a Suitable Living Environment** – improving the safety and livability of neighborhoods; eliminating blighting influences and the deterioration of property and facilities; increasing access to quality public and private facilities and services; reducing the isolation of income groups within areas through spatial

deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conserving energy resources and use of renewable energy resources.

**Expand Economic Opportunities** – job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan; availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Areas

Area 1: City of Mount Vernon	<b>Area Name:</b>	City of Mount Vernon
	<b>Area Type:</b>	Local Target area
	<b>% of Low/ Mod:</b>	48.8%
	<b>Revitalization Type:</b>	Comprehensive
	<b>Identify the neighborhood boundaries for this target area.</b>	City limits.
	<b>Include specific housing and commercial characteristics of this target area.</b>	See needs assessment and housing market analysis sections.
	<b>How did you identify this neighborhood as a target area?</b>	Extent of eligible geographic area for the City's CDBG grant activities.
	<b>Identify the needs in this target area.</b>	City's needs are identified in the Needs Assessment section.
	<b>What are the opportunities for improvement in this target area?</b>	See Strategic Plan Goals.
	<b>Are there barriers to improvement in this target area?</b>	See barriers section.
Area 2: Downtown Mount Vernon	<b>Area Type:</b>	Strategy area
	<b>HUD Approval Date:</b>	7/25/2005
	<b>% of Low/ Mod:</b>	57.5%
	<b>Revitalization Type:</b>	Comprehensive
	<b>Identify the neighborhood boundaries for this target area.</b>	Bounded on the west by the Skagit River, the south by West Blackburn Road, the north by West Fir Street, and the east by North 8th Street (northern part of the tract), South 9th Street (central part of the tract), and South 4th Street (southern).
	<b>Include specific housing and commercial characteristics of this target area.</b>	Downtown is a focal point for commerce, employment, recreation, and has great potential to draw more visitors due to Skagit River waterfront and plans for redevelopment. This neighborhood is also home to several special needs and low-income housing.
	<b>How did you identify this neighborhood as a target area?</b>	Downtown has always been a priority area for community and economic development. This was reinforced during multiple consultations with stakeholders throughout the planning process.
	<b>Identify the needs in this target area.</b>	This area has a high concentration of LMI households and the highest concentration of persons over 5 years old who do not speak English at all (15%, compared to only 7% for the City as a whole).
	<b>What are the opportunities for improvement in this target area?</b>	The Downtown Mount Vernon redevelopment master plan presents many strategic opportunities that are outlined in the master plan document and in the recently completed report, "City by the River: Redevelopment Tools for Downtown Mount Vernon."
	<b>Are there barriers to improvement in this target area?</b>	The primary barrier is the flood hazard, which will be resolved upon completion of the floodwall project.

<b>Area 3: Census Tract 9522</b>	<b>Area Type:</b>	Local Target Area
	<b>% of Low/ Mod:</b>	59.6%
	<b>Revitalization Type:</b>	Comprehensive
	<b>Identify the neighborhood boundaries for this target area.</b>	Census Tracts 9522 (NW part of city bounded on the south by East Fir Street and on the east by North Laventure Road).
	<b>Include specific housing and commercial characteristics of this target area.</b>	Census Tract 9522 has the highest proportion of renter households (60% compared to only 40% for the whole City), and 17% of renters have a severe housing cost burden. In Census Tract 9525 50% are renter households and 21% of renters have a severe housing cost burden.
	<b>How did you identify this neighborhood as a target area?</b>	City staff identified this area as a target based on the high concentration of LMI households.
	<b>Identify the needs in this target area.</b>	Census Tracts 9522 has the highest concentration of persons living below the poverty threshold (22.4% compared to 16.5% for the City as a whole). "Concentrated" is defined as having a higher proportion than the City as a whole.
	<b>What are the opportunities for improvement in this target area?</b>	Low-income, subsidized housing developments are concentrated in Census Tracts 9522 and 9523, providing some relief for low-income families who may otherwise experience severe housing cost burden. Skagit Valley College's main campus is also located in this region of the City.
<b>Area 3: Census Tract 9523</b>	<b>Area Type:</b>	Local Target Area
	<b>% of Low/ Mod:</b>	67.7%
	<b>Revitalization Type:</b>	Comprehensive
	<b>Identify the neighborhood boundaries for this target area.</b>	Census Tract 9523 (NE part of City bounded on the south by East Division Street and on the west, primarily, by North Laventure Road).
	<b>Include specific housing and commercial characteristics of this target area.</b>	Low-income, subsidized housing developments are concentrated in Census Tracts 9522 and 9523, providing some relief for low-income families who may otherwise experience severe housing cost burden. Skagit Valley College is also located in this region of the City.
	<b>How did you identify this neighborhood as a target area?</b>	City staff identified this as a target area based on the concentration of LMI households.
	<b>Identify the needs in this target area.</b>	Census Tract 9523 has 43% renter households and 45% have one or more severe housing problems (compared to 35% for the City as a whole); 29% of renter households here have >50% housing cost burden (compared to 23% for the City as a whole). "Concentrated" is defined as 51% or higher..
	<b>What are the opportunities for improvement in this target area?</b>	Skagit Valley College's main campus is also located in this neighborhood, providing opportunities to locate new affordable housing close to education and employment opportunities.
	<b>Are there barriers to improvement in this target area?</b>	Barriers are described in the section describing barriers to housing.

**Table 47 - Geographic Priority Areas**

## **General Allocation Priorities**

HUD encourages the City to identify designated areas where targeted revitalization efforts are carried out through multiple activities in a concentrated and coordinated manner. Geographic priorities in the city include:

Neighborhood Diversity -- 40% of Mount Vernon's housing stock is renter-occupied, but several neighborhoods have a much higher (or lower) percentage of rental housing. Some neighborhoods have disproportionate racial and ethnic populations as well.

Areas with Mobility Access -- People living within Mount Vernon are more likely to walk, take public transportation or bike to work than those that live outside the city. Public transportation serves the high density residential areas of the city; employment areas are also served, but non-retail employment areas are served on a less-frequent basis.

## **SP-25 Priority Needs - 91.215(a)(2)**

### **Priority Needs**

The level of need in a community is always greater than the limited resources available to help meet those needs. In earlier sections of this Consolidated Plan, information has been presented that helps compare the types and levels of need within our community to support setting priorities, goals and strategies.

The City uses these priorities and goals to form the basis for determining what types of housing and community development programs the City will fund over the next five years. The City has identified the following general priorities (not in order) amongst different activities and needs.

#### **Priority 1. Homelessness**

The Washington State Legislature required all Counties to develop a ten-year plan to reduce homelessness by 50% by the year 2015. Skagit County's plan was last updated in 2012. The City adopts, by reference, Skagit County's Homeless Plan, including its goals and strategies.

#### **Priority 2. Increase affordable housing supply**

The cost of rental and homeowner housing is beyond the reach of many Mount Vernon households who are homeless or who are struggling with a severe housing cost burden, putting their future tenancy at risk. The City of Mount Vernon participated in 2013 in the Skagit County Affordable Housing Advisory Committee process that generated a set of strategies to increase the supply of affordable housing. The City's CDBG program is part of that larger strategy as it relates to housing within the City of Mount Vernon.

#### **Priority 3. Public facilities to support revitalization**

The opportunities for Downtown Mount Vernon revitalization are many and they promise to increase safety and create economic development opportunities that will increase employment and housing for LMI area residents. Some of the revitalization activities will require upgrades to, or new infrastructure (e.g. pedestrian mobility improvements, utilities, flood hazard mitigation facilities, etc.).

#### **Priority 4. Preservation**

Preservation strategies are needed to maintain the stock of existing affordable housing resources.

#### **Priority 5. Assist special needs populations**

Public services are needed to help individuals and families with special needs obtain help with basic needs, food, housing, employment, health, and other important services.

#### **Priority 6. Administration and planning**

Implementation of this consolidated plan requires certain administrative and planning activities including the development of the plan, environmental review of projects, subrecipient monitoring, development of fair housing information, and other activities required by law.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

The Consolidated Plan must describe how the characteristics of the City's housing market influenced the jurisdiction's decisions regarding allocation priorities amongst the types of housing assistance:

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
<b>Tenant Based Rental Assistance (TBRA)</b>	Not applicable
<b>New Unit Production</b>	Apartment vacancy rates have declined over in recent years. As the vacancy rates have declined, average apartment rent has increased, making rental housing less affordable. The private market has generally provided the rental housing needs, but is unable to meet the affordable housing needs for those earning less than 50% AMI. The median value of owner-occupied housing increased 66% while median family income increased by just 17%. Although the recession caused a downward adjustment in home sale prices, the supply of those homes affordable to low-income families has plummeted.
<b>Rehabilitation</b>	A priority need is for rehabilitation of existing low-income rental housing stock, in particular, the Housing Authority of Skagit County's historic President Apartments in Downtown Mount Vernon is in need of major rehabilitation. Another need is for very low-income homeowners that are unable to make regular payments. Providing deferred payment loans allows people, such as the elderly, to maintain their homes in good condition so they can live independently longer, thus avoiding more costly, institutional residential settings.
<b>Acquisition, including preservation</b>	Housing costs have outpaced changes in income over the past ten years, particularly for owner-occupied housing. As a result, housing has become less affordable to many households in the City. The median value of owner-occupied housing increased 66% while median family income increased by just 17%. Although the recession caused a downward adjustment in home sale prices, the supply of those homes affordable to low-income families has plummeted.

**Table 48 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City anticipates annual CDBG grant funds of approximately \$300,000 per year, and \$1,000,000 from the Section 108 Loan Guarantee program. Approximately \$100,000 of each year's CDBG grant will be used to repay the Section 108 loan. In the event that appropriations are greater or less than anticipated, the following activities are proposed as contingencies: Public Facilities. The City will publish notices and solicit comments for substantial amendments that equal 10% or more of the annual CDBG grant amount.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public: federal	Acquisition, Admin/Planning, Economic Development, Housing, Public Improvements, Public Services	\$273,059	\$0	\$18,082	\$291,141	\$1,200,000	Funds used for acquisition, admin/planning, economic dev., housing, public facilities, public services
Section 108 Loan	Public: federal	Public facilities	NA	\$1,000,000	\$0	\$1,000,000	\$0	Funds to be used for floodwall construction

Table 49 - Anticipated Resources

### Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Federal funds the City receives through the Community Development Block Grant (CDBG) are used to leverage other federal, state, local and private resources to meet housing and community development needs. While matching funds are not currently required for the City's CDBG program, the City anticipates that most major projects will be funded primarily through non-CDBG resources. For example, new multi-family housing will be funded primarily through low-income housing tax credit program and the WA State Housing Trust Fund, with relatively small local investment of CDBG dollars. The City owns land that will be used to complete the flood hazard control project in the Downtown neighborhood.

### Discussion

The City of Mount Vernon and other local Skagit County jurisdictions and stakeholder organizations participated in the development of a county-wide housing affordability strategy that anticipates using local resources – including CDBG – to leverage significant additional local and nonlocal resources to meet the affordable housing needs of county residents, including those who live in Mount Vernon. That strategy also anticipates the creation of a multi-county HOME Investment Partnership Consortium of which Mount Vernon will be a participating jurisdiction.



## SP-40 Institutional Delivery Structure – 91.215(k)

The City of Mount Vernon Special Projects Administrator is responsible for the planning, development, and implementation of the CDBG program. The network of institutions through which housing and community development programs are carried out in the City is broad-based, including, but not limited to the following organizations.

Responsible Entity	Entity Type	Role	Geographic Area Served
<b>City of Mount Vernon</b>	Government	<ul style="list-style-type: none"> <li>• Economic development</li> <li>• Homelessness</li> <li>• Non-homeless special needs</li> <li>• Ownership</li> <li>• Planning</li> <li>• Public housing</li> <li>• Rental</li> <li>• Neighborhood improvements</li> <li>• Public facilities</li> <li>• Public services</li> </ul>	Jurisdiction
<b>Community Action of Skagit County</b>	Non-profit organization	<ul style="list-style-type: none"> <li>• Homelessness</li> <li>• Non-homeless special needs</li> <li>• Planning</li> <li>• Public facilities</li> <li>• Public services</li> </ul>	Region
<b>Housing Authority of Skagit County</b>	PHA	<ul style="list-style-type: none"> <li>• Economic development</li> <li>• Homelessness</li> <li>• Non-homeless special needs</li> <li>• Ownership</li> <li>• Planning</li> <li>• Public housing</li> <li>• Rental</li> <li>• Neighborhood improvements</li> <li>• Public facilities</li> <li>• Public services</li> </ul>	Region
<b>Skagit County</b>	Government	<ul style="list-style-type: none"> <li>• Economic development</li> <li>• Homelessness</li> <li>• Non-homeless special needs</li> <li>• Planning</li> <li>• Neighborhood improvements</li> <li>• Public facilities</li> <li>• Public services</li> </ul>	Region

**Table 50 - Institutional Delivery Structure**

## **Assessment of Strengths and Gaps in the Institutional Delivery System**

The institutional delivery system for housing and community development needs is very strong. Partner agencies have a strong track record in providing excellent services that are well coordinated. Gaps are less related to the delivery system than to resources to meet the needs in the community.

As more resources become available for LMI affordable housing development, the agencies that provide housing and services will likely face the “bottleneck” problem of too many projects seeking too few suitable sites. This problem of suitable site scarcity will affect Mount Vernon and all urbanizing areas in the County.

**Skagit County Community Services Department** is the lead on planning for homeless services and services for special needs populations (mental health, chemical dependency, developmental disability, etc). They also provide housing and supportive service funding for homeless and very low-income housing needs supported by document recording surcharge fees. Skagit County also passed a sales tax increase to address mental health and chemical dependency. Finally, Skagit County also has funds to assist the needs of veterans.

The **Skagit County Affordable Housing Advisory Committee**, appointed by the Skagit County Commissioners, provides advice on countywide housing affordability strategies, including policies and funding issues that impact the institutional delivery system in Mount Vernon.

The **Housing Authority of Skagit County** is the public housing authority serving the region, which includes Mount Vernon. The Housing Authority has been successful in providing affordable housing opportunities through a mix of Home Choice Vouchers, Veteran Affairs Supportive Housing vouchers, and project-based low-income housing.

**Community Action of Skagit County** is the region's Community Action Agency. The agency delivers a myriad of services to the community, including sponsoring the Housing Resource Center single point of entry for homeless housing services and referral, food and nutrition, long-term care and mental health ombudsman, maternity support services, literacy services, WIC, WorkFirst employment services, home and energy assistance, legal help, and volunteer services. Community Action also operates a homeless family shelter in Mount Vernon.

**Home Trust of Skagit** ensures that affordable homeownership is permanent by holding land in trust for the purposes of low-income homeownership and rental housing. Home Trust homeowners purchase scattered site homes, or purchase a home in one of the housing developments that Home Trust has sponsored.

**Catholic Housing Services (CHS)** develops, owns and manages affordable housing programs for low-income families and individuals. CHS provides housing to various people, including farm workers, those who have experienced homelessness, low income seniors, and those with mental health disabilities.

There are numerous other agencies that provide housing and shelter in Mount Vernon, including, Friendship House, Pioneer Human Services, Northwest Youth Services, Skagit DVSAS, Mercy Housing,

YMCA, Compass Health, Sunrise Services, and others. There does not appear to be a gap in delivery of housing and housing services within Bellingham. The system delivers affordable housing, permanent supportive housing, transitional housing, shelters and other temporary assistance throughout the community. However, there are certainly large gaps in the amount of funding that is available to meet the level of needs.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
<b>Counseling/Advocacy</b>	X	X	X
<b>Legal Assistance</b>	X	X	
<b>Mortgage Assistance</b>	X		
<b>Rental Assistance</b>	X	X	
<b>Utilities Assistance</b>	X	X	
<b>Street Outreach Services</b>			
<b>Law Enforcement</b>	X	X	
<b>Mobile Clinics</b>	X	X	
<b>Other Street Outreach Services</b>	X	X	
<b>Supportive Services</b>			
<b>Alcohol &amp; Drug Abuse</b>	X	X	
<b>Child Care</b>	X	X	
<b>Education</b>	X	X	
<b>Employment and Employment Training</b>	X	X	
<b>Healthcare</b>	X	X	X
<b>HIV/AIDS</b>	X	X	X
<b>Life Skills</b>	X	X	
<b>Mental Health Counseling</b>	X	X	
<b>Transportation</b>	X	X	

**Table 51 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The Housing Resource Center, a program of Community Action of Skagit County, operates a centralized and coordinated entry homeless housing service center that serves the homeless population in the City of Mount Vernon. This Center serves as a hub for all homeless housing related activity in the community, including intake and assessment of all homeless households, the coordination of homeless housing service providers. The Center also maintains the local homeless management information system (HMIS) by operating a single-point of entry.

Counseling and advocacy—People who are homeless or at risk of becoming homeless enter the housing system and are assigned case management from an array of partnering, non-profit housing and shelter agencies. Housing counseling and advocacy become a significant part of the case management support provided. More general counseling and advocacy services are also available to low-income people at the Community Resource Center of the OC which offers information and referral services to help people seeking a variety of services in addition to housing services.

Legal Assistance—If legal issues are barriers to obtaining or sustaining housing, then case management support addresses these as part of each assisted household's case plan. Additionally case managers refer legal assistance to Community Action of Skagit County's Volunteer Lawyer Program, which is staffed by a panel of local attorneys who volunteer their time to provide free or low-cost civil legal help. *Interpreter services are available. Northwest Justice Project (NJP)*, Washington's publicly funded legal aid program, has an office in Bellingham. NJP is a not-for-profit statewide law firm that provides free civil legal assistance and representation to low-income people and communities throughout Washington. They are called upon to provide advocacy and support for homeless people and service providers.

Rental assistance—The Housing Resource Center (HRC) administers rental subsidies (using a variety of federal, state and local grants) to homeless and at-risk households and matches the subsidy with case management support provided by one of several partnering, nonprofit housing agencies, including Community Action's housing staff. Families with children, youth, and veteran households are among the populations that are supported by rental subsidies and case management. Additionally, the HRC administers Supportive Housing Program (SHP) subsidies to people who are chronically homeless. HRC also operates the Supportive Services for Veteran Families program that offers temporary financial assistance and case management to homeless and at-risk veteran households.

The Housing Authority of Skagit County subsidizes low-income households through the Housing Choice Voucher programs. The Housing Authority also administers HUD-VASH vouchers for eligible, chronically homeless veterans, identified by the HRC.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.**

Strengths Service Delivery:

- Centralized, coordination of providers and their services
- Strong collaborative partnerships across systems of care through the local homeless coalition (COC), Shelter Provider's Network, and other collaboratives
- Increasing capacity to manage and report comprehensive data (especially HMIS), including outcomes data that attract and leverage funds.
- Many services readily available at a single location through Community Action's Community Resource, and Housing Resource Centers

- Affordable and comprehensive primary health care and wrap-around services
- Continuum of care and care coordination (primary care, hospital, supportive services organizations)
- Strong client support/advocacy organization

#### Gaps of Service Delivery:

- Lack of enough subsidized and affordable housing units, rental subsidy, case management support, especially for extremely low-income families, seniors, and people with behavioral health and physical disabilities.
- There is an acute need for more project-based, harm reduction housing for people who are chronically homeless.
- As is the case nationally, strategies to end youth homelessness are challenging. There is a need to more clearly define youth subpopulations for which specific, evidence-based or promising practices will be effective housing retention strategies.
- A small, but significant proportion of the veteran households are not eligible for veteran-specific services due to discharge status.
- It is hard to identify homeless and at-risk youth.
- Additional, effective outreach is needed for people who are chronically homeless.
- Better coordination between health care systems and housing is needed to respond more quickly to people who are homeless and medically fragile, or who are frequent users of emergency health services. The implementation of new Affordable Care Act provisions may present opportunities to improve care coordination.
- There is a severe shortage of adult dental services for people who are uninsured, poor, and/or homeless.
- Employment services should be more closely integrated with housing assistance.

#### **Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

##### *Strategy to Overcome Gaps*

- Develop a new source of local revenue dedicated to filling the housing gaps identified above. This will be used to leverage new state, federal and private sector investment in low-income housing.
- Improve coordination of services between healthcare, behavioral health, and housing systems, starting at State level, and including the development of a local accountable care organization (ACO).
- Develop an approach to better identifying and serving the homeless and at-risk youth population, to include Youth outreach workers.

- Create more affordable housing units, including set asides for permanent supportive housing units that are operated with housing-first or harm reduction principles.
- Continue to improve and refine data HMIS data management and reporting capabilities to monitor progress toward becoming a high performing community as defined by HUD's HEARTH Act regulations.
- Expand nutrition services for those living with HIV.
- Build a peer support program/network for those living with HIV to provide mentoring opportunities for employment readiness, system navigation, etc.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Goal	Category	Geographic Area	Needs Addressed	Funding
Increase supply of affordable rental housing	Affordable Housing	Citywide	Supply	CDBG: \$190,000
	<b>Start year:</b> 2015	<b>End year:</b> 2018	<b>Objective:</b> Provide decent affordable housing	<b>Outcome:</b> Availability/ accessibility
	<b>Description:</b> Support projects that add or increase the affordability of rental housing through the following activities: pre-development, acquisition, construction. Projects assisted may serve homeless persons, low-income families and individuals, farm workers and other special needs populations.			
	<b>Goal outcome indicator:</b> Rental units constructed		<b>Quantity:</b> 10	<b>Unit of measure:</b> Housing unit
Goal	Category	Geographic Area	Needs Addressed	Funding
Maintain affordable housing stock	Affordable Housing	Citywide	Preservation	CDBG: \$175,355
	<b>Start year:</b> 2014	<b>End year:</b> 2018	<b>Objective:</b> Create suitable living environments	<b>Outcome:</b> Sustainability
	<b>Description:</b> Support projects that rehabilitate low-income housing.			
	<b>Goal outcome indicator:</b> Rental units rehabilitated		<b>Quantity:</b> 40	<b>Unit of measure:</b> Housing unit
Goal	Category	Geographic Area	Needs Addressed	Funding
Support public facilities for revitalization	Non-Housing Community Development	Downtown Mount Vernon	Public facilities to support revitalization	CDBG: \$500,000 Section 108: \$1,000,000
	<b>Start year:</b> 2014	<b>End year:</b> 2018	<b>Objective:</b> Create suitable living environments	<b>Outcome:</b> Sustainability
	<b>Description:</b> Invest CDBG funds in public facility projects to revitalize Downtown Mount Vernon, including flood hazard mitigation, pedestrian and utility improvements, and other public facilities that will enhance the living environment of the neighborhood and attract the kinds of development envisioned by the Downtown redevelopment master plan.			
	<b>Goal outcome indicator:</b> Public facility		<b>Quantity:</b> 2,827	<b>Unit of measure:</b> Persons assisted



Goal	Category	Geographic Area	Needs Addressed	Funding
Supportive services for people who are homeless	Homeless	Citywide	Homelessness	CDBG: 150,000
	Start year: 2014	End year: 2018	Objective: Create suitable living environments	Outcome: Availability/ accessibility
	Description: Public service activities that including, but not limited to, shelter operations, case management, and other services for people who are homeless.			
	Goal outcome indicator: Public service		Quantity: 700	Unit of measure: Persons assisted
Goal	Category	Geographic Area	Needs Addressed	Funding
Supportive efforts to reduce poverty	Non-Homeless Special Needs	Citywide	Assist special needs populations	CDBG: \$75,000
	Start year: 2014	End year: 2018	Objective: Create suitable living environments	Outcome: Availability/ accessibility
	Description: Provide assistance with basic needs and other services to alleviate and reduce poverty.			
	Goal outcome indicator: Public service		Quantity: 15,000	Unit of measure: Persons assisted
Goal	Category	Geographic Area	Needs Addressed	Funding
Increase supply affordable owner-occupied housing	Affordable Housing	Citywide	Increase affordable housing supply	CDBG: \$200,000
	Start year: 2014	End year: 2018	Objective: Provide decent affordable housing	Outcome: Affordability
	Description: Support projects and programs that develop or convert housing for LMI homebuyers, including programs that ensure long-term affordability, such as community land trusts.			
	Goal outcome indicator: Direct Financial Assistance to Homebuyers		Quantity: 10	Unit of measure: Households
Goal	Category	Geographic Area	Needs Addressed	Funding
Administration and planning	Admin and planning	Citywide	N/A	CDBG: \$200,786
	Start year: 2014	End year: 2018	Objective: N/A	Outcome: N/A
	Description: Administration and planning activities.			
	Goal outcome indicator: N/A		Quantity: N/A	Unit of measure: N/A

Table 52 – Goals Summary

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

A total of 100 affordable housing units are estimated for the five-year period of this Strategic Plan. The housing would be provided to the following income targets:

- Extremely low-income (32 units)
- Very Low-income (53 units)
- Low-income (15 units)

It is estimated that 66% of the funding would be allocated to rental housing units, of which 36% would go to extremely low-income, 59% to very low-income households, and 5% to low-income households.

Assistance for homeowners would account for 34% of funding and have 100% benefit low-income households.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The Housing Authority of Skagit County (HASC) does not have any public housing so the question on public housing accessibility is not applicable to HASC.

### **Activities to Increase Resident Involvements**

The Housing Authority of Skagit County (HASC) does not have any public housing so the question on public housing resident involvement is not applicable to HASC.

### **Is the public housing agency designated as troubled under 24 CFR part 902? Plan to remove the ‘troubled’ designation**

Not applicable

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

Public policies may serve as a barrier to affordable housing. Policies that might have a negative effect include tax policies, land use controls, zoning ordinances, building codes, development fees and charges, growth limits and policies that affect the return on residential investment.

The State's taxation system, that does not tax personal income, creates a strong reliance on other forms of taxation such as sales tax, real property tax, and special fees and assessments. Local governments have limited discretion regarding this system, and as a result, little ability to change the system to remove any barriers to affordable housing.

One option provided by the State to local governments is the multiple-unit dwellings in urban center property tax exemption. (Chapter 84.14 RCW) This provision allows for special valuations for residential development in urban centers, and provides an extra four year incentive (12 years vs. 8 years) if the development includes an affordable housing component.

Washington State's property tax system also limits the increase in property taxes collected to no more than 1% per year plus new construction. As needs or costs increase, the ability to pay for those needs is diminished.

The City of Mount Vernon must work within the framework of state planning and building requirements. The Growth Management Act (GMA) requires the City to plan for a variety of housing needs within the community, as well as planning for employment, public facilities and services. GMA also requires planning to protect critical areas, such as wetlands, geologic hazard areas, fish and wildlife habitat, and floodplains.

The City of Mount Vernon, like many municipalities, charges development "impact fees" on new development. Fees are charged for schools, parks, fire, and traffic. Until 2012, Washington State allowed waiver of impact fees for affordable housing only when the fees were paid from public funds other than impact fee accounts. In 2012, Washington State amended the law (EHB 1398.SL) that allows governments to grant either a partial exemption of not more than 80% of impact fees, or provide a full waiver where the remaining 20% are paid from public funds other than impact fee accounts. School districts that receive school impact fees must approve any exemption for their fees.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Recommendations excerpted and amended from the November 2012 interim report: *Building a Skagit County Housing Affordability Strategy*, pages 22 through 28.

#### **POLICY STRATEGIES:**

**Strategy 1:** By implementing the Comprehensive Plans, each jurisdiction will play a proactive role in creating housing affordability that matches the incomes and jobs in its sphere of influence.

## **FUNDING STRATEGIES:**

**Strategy 2:** Be ready for the competitive opportunities for nonlocal funding as those opportunities recur or new opportunities emerge, and have a steady stream of housing projects on the drawing boards, getting ready to apply.

**Strategy 3:** Have at least one strong CDBG-eligible project ready each year for the nonentitlement urban areas of Skagit County.

**Strategy 4:** Investigate further the advantages and administrative requirements of forming a HOME Consortium as an annual grant source, approximately \$600,000 per year for a Consortium of the municipalities in Skagit, Island and Whatcom County.

## **CREATING NEW LOCAL FUNDING SOURCES**

Cities and counties can allocate unrestricted general funds for projects and programs that produce and preserve housing affordable to low-income people.

**Strategy 5:** Look for opportunities for local governments to invest in housing affordability programs and projects.

Municipal governments are authorized by RCW 84.52.043 and 84.52.105 to designate real estate property tax revenue for low-income housing programs and projects.

**Strategy 6:** Work to build local support for housing and momentum that leads to a ballot measure asking voters to support local funding for housing for seniors, veterans, working families and other low-income people.

Under RCW 82.14.370, a portion of the state's sales tax revenue is returned to local jurisdictions to "finance public facilities serving economic development" strategies. This funding can incentivize affordable housing construction.

**Strategy 7:** Skagit County could consider, through its normal consultation process, a small fraction of Economic Development Public Facilities Distressed/Rural Sales and Use Tax as an incentive for construction of affordable housing, with uses of the funding limited to paying impact fees and utility fees for eligible projects.

## **OTHER RECOMMENDATIONS**

The Washington Farmworker Housing Trust worked with a local Skagit Valley Farmworker Housing Trust Advisory Board to create the Skagit Farmworker Housing Action.

**Strategy 10:** Carry forward the Action Plan adopted by the Skagit Valley Farmworker Housing Trust Advisory Council.

Many working families and individuals would make great homeowners if homebuying opportunities were affordable in their price range.

**Strategy 11:** Support and expand the capacity of nonprofit homeownership programs by securing more local and nonlocal funding as the community investment that works as the mortgage gap financing that makes homebuying and homeownership affordable.

Acquisition, renovation and preservation of existing housing offer advantages when compared to the construction of new affordable housing:

**Strategy 12:** Build a business plan for the acquisition, renovation and preservation of existing housing that could be offered as rental housing with monthly costs affordable for low-income households. Determine whether adequate community investment is available to make the business plan feasible.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

**Skagit County 10-Year Plan Strategy 1: Centralize and coordinate the process of intake, assessment and referral.** By centralizing intake and program admissions decisions, a coordinated entry process makes it more likely that families and individuals will be served by the right services more quickly. In a coordinated system, each system entry point uses the same assessment tool and makes decisions on which programs families are referred to based on a comprehensive understanding of each program's specific requirements, target population, and available beds and services. A vision for the centralized intake system that emerged from the 10-Year Plan process includes these features:

- Staffed, physical presence at a central location.
- Core staffing for intake assessment and central data management.
- All participating programs use the central database.
- Data sharing to facilitate client services and county-wide performance evaluation.
- "Housing Help Centers" linked to the coordinated system to accommodate geographic disparity, and consumer choice and convenience. Housing Help Center staff will be trained to use the standardized intake and triage process and to use HMIS and other data management tools to facilitate speedy referral and performance measurement.
- Advisory committee with equal representation of all participating agencies.

#### *Activities*

- Establish a centralized, coordinated point of entry via County Community Services RFP process
- Establish a stakeholder policy advisory committee
- Develop a common intake tool
- Conduct triage/referral to services
- Ensure that the confidentiality of domestic violence survivor identity is preserved in data systems even as these clients are served by multiple agencies
- Locate "Housing Help Centers" at coordinated points of entry ("no wrong door") at strategically established provider locations
- Work with stakeholders and funders to establish new resources to end homelessness
- Provide HMIS maintenance, training and support
- Establish in Homeless Management Information System (HMIS) a central intake function
- Conduct outreach and training for referral-only partners (e.g. hospital, schools, jail)
- Conduct landlord outreach and evaluation of landlord satisfaction

## **Addressing the emergency and transitional housing needs of homeless persons**

**Skagit County 10-Year Plan Strategy 4: Provide interim housing through emergency shelter and transitional housing to those who need it most.** Emergency shelter and transitional housing provide essential interim housing services to people with severe barriers to obtaining and retaining housing, especially to people in crisis such as those who are fleeing domestic violence and/or sexual assault. Because people served in these programs remain in a state of homelessness, the community should collaborate in ways that minimize length of stay and facilitate transition to stable housing. Because transitional housing tends to be a relatively expensive housing intervention, it should be targeted toward those who have not succeeded with other, less intensive housing assistance services (e.g. rapid re-housing).

### *Activities*

- Target these housing resources to people with the highest housing barriers, including those clients who are re-entering the community from state and County institutions that would otherwise be homeless.
- Support existing emergency shelter and transitional housing operations.
- Develop a common understanding of what is meant by “transitional housing.”
- Increase collaborative efforts between shelter and transitional housing programs and other service providers who provide permanent supportive housing and behavioral health services.
- Provide additional transitional beds for minors, with and without children.
- Increase the capacity for interim housing for people with chronic and severe mental illness to mitigate their vulnerability to violence, the elements, and mental decompensation.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

**Skagit County 10-Year Plan Strategy 2: Rapidly re-house families who become homeless.** Helping families and individuals rapidly return to their own housing is a proven, cost-effective strategy to reduce homelessness. Relatively small amounts of assistance have been remarkably effective in helping people regain housing stability. Public and private funders are increasingly encouraging community providers to invest significantly in this strategy while also maintaining the capacity for more intensive services for people who have the most significant barriers to retaining housing. Rapid re-housing is enhanced and can serve more families when there is greater access to high quality, low cost housing units. Therefore, landlord outreach and community support for the development of additional, affordable multi-family are key, allied strategies to make increase the impact of rapid re-housing.



### *Activities*

- Provide housing counseling and search assistance
- Provide time-limited financial assistance through a centrally coordinated rent assistance program
- Facilitate speedy exit from emergency shelter by linking a portion of rapid rehousing resource to this activity
- Staff activities to issue financial assistance from the centrally coordinated assistance program
- Increase capacity of partner agencies to provide housing counseling, housing search and time-limited case management assistance
- Expand the capacity of for rapid re-housing by developing new resources to support it.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

**Skagit County 10-Year Plan Strategy 3: Target homeless prevention assistance to people most at risk of losing housing.** In general, people who are likely to become homeless have extremely low incomes or have no income at all. They may also have criminal histories, behavioral health issues, and poor employment histories. Risk factors that make finding and maintaining housing more challenging may be used to screen people into assistance rather than screening them out. An effective prevention targeting approach should serve people with characteristics similar to those who actually become homeless in the community. Another approach to prevention targeting, known as homelessness diversion, is to structure assistance so that it serves people as they are about to enter shelter. Although it makes resolving a housing crisis challenging, this approach has the virtue of ensuring that most people served would be homeless without assistance.

### *Activities*

- Increase collaborative discharge planning activities with organizations and institutions that may otherwise discharge people with severe housing barriers to homelessness (e.g. hospitals, County jail, WA Dept. of Corrections, psychiatric hospital, juvenile detention, and foster youth).
- Develop a prevention screening tool and process that focuses on people who are most at risk of becoming homeless.
- Centrally locate one or more physical locations where people at risk of homelessness can access prevention services.
- Develop a diversion process that steers people who are likely to become homeless toward the least intensive and costly services that are likely to be effective. Low-cost interventions such as

housing counseling, renter education, and financial literacy programs should be components of a diversion program.

- Collect data about people who seek services but are turned away from services (e.g. ineligible or screened out, or refuse services) to better determine prevention and diversion effectiveness.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City will continue to implement federal and state rules regarding lead-based paint hazards. All renovation or rehabilitation work for structures built before 1978 will include the required evaluations and/or risk assessments to determine the extent of the lead-based paint hazard. Known, or suspected hazards, will be controlled or abated as required by federal and state regulations.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

With nearly half (46%) of the city's housing stock built before 1980, there are numerous homes with potential lead-based paint hazards. According to a special tabulation of Census data, there are 1,175 households with children 6 or younger living in structures that might have lead-based paint hazards; 775 are owner-occupied and 400 are renter-occupied. The Census tabulation estimates show that 210 LMI owner households with young children present may be at risk, and 295 LMI renter households with young children present may be at risk.

### **How are the actions listed above integrated into housing policies and procedures?**

Washington State implemented the Renovation Repair and Repainting rule on March 16, 2011 regarding lead-based paint. For more information, go to <http://apps.leg.wa.gov/WAC/default.aspx?cite=365-230&full=true>. These state rules, in addition to the CDBG and HOME program rules, ensure that the actions the city takes regarding lead-based paint hazards are integrated into the city's housing policies and procedures.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

Poverty is a function of income, which is related to education, job training and employment. Annually the City provides CDBG funds to public service agencies to assist households below the poverty level with services. Major economic development programs in support of business development and job creation are being undertaken, including efforts to revitalize the Downtown neighborhood. The City continues to have three major priorities for expanding the range of economic development opportunities available to low- and moderate-income residents:

- Develop new businesses and create new jobs in the target areas,
- Improve access to employment opportunities within the target areas, and
- Help residents acquire the skills required for success in today's job market.

### **How are the Jurisdiction's poverty reducing goals, programs, and policies coordinated with this affordable housing plan?**

As with all of the listed goals, programs and policies in this Plan, the City continues to coordinate with all jurisdictional, regional and statewide organizations and agencies through a regular communication process.

Expanding and preserving affordable housing opportunities will reduce the housing cost burden of households living in poverty. Therefore, a portion of the disposable income may be used to pursue other educational or career goals, as well as for other daily necessities.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City's CDBG program is audited by HUD and the State under the Single Audit Act on an as need basis based on risk assessments. This audit verifies that the City meets all statutory requirements and that information reported is correct and complete.

The City's Special Projects Administrator is responsible for monitoring CDBG program sub-recipients. The City staff monitors sub-recipients as needed to ensure all regulatory requirements are met and that the information reported is complete and accurate. The City has adopted subrecipient monitoring standards and procedures as described in Managing CDBG: A Guidebook for Grantees on Subrecipient Oversight.

Sub-recipients are also monitored semi-annually from written reports submitted by the sub-recipient to the City. Monitoring of the CDBG program is consistent with program regulations. Monitoring consists of both desk and on-site reviews.

The City also conducts monitoring of its CDBG activities. CDBG monitoring depends on the activity. Construction or acquisition projects will be monitored as they progress in order to ensure compliance with specific federal requirements, including Davis-Bacon, Section 3, NEPA, and Uniform Relocation and Acquisition requirements.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

The 2014 Action Plan is the first year of the 2014-2018 Consolidated Plan. The Action Plan addresses the proposed programs, projects, and activities that will be undertaken in 2014 with the resources anticipated to be available in the proposed budget. Funding sources include the Community Development Block Grant (CDBG) program and Section 108 Loan Guarantee program.

**NOTE ABOUT PROGRAM YEAR:** The City's CDBG annual action plan program year currently begins on January 1 and ends on December 31. The City will continue that program year cycle for 2014; however, the City intends to request a change in the program year for the 2015 Action Plan. The request will be submitted prior to October 31, 2014. The purpose of the requested program year change is to better align the availability of HUD CDBG funds with the start of each future program year.

In the event that appropriations are greater or less than anticipated, the following activities are proposed as contingencies: Public Facilities. In the event that project activities come in less than funding allocated, the remaining funds are allocated to the Public Facility projects in the 2014 Action Plan. The City will publish notices and solicit comments for substantial amendments that equal 10% or more of the annual CDBG grant amount.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
<b>CDBG</b>	Public: federal	Acquisition, Admin/Planning, Economic Development, Housing, Public Improvements, Public Services	\$273,059	\$0	\$18,082	\$291,141	\$1,200,000	Funds used for acquisition, admin/planning, economic dev., housing, public facilities, public services
<b>Section 108 Loan</b>	Public: federal	Public facilities	NA	\$1,000,000	\$0	\$1,000,000	\$0	Funds to be used for floodwall construction

**Table 53 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Federal funds the City receives through the Community Development Block Grant (CDBG) are used to leverage other federal, state, local and private resources to meet housing and community development needs. While matching funds are not currently required for the City's CDBG program, the City anticipates that most major projects will be funded primarily through non-CDBG resources. For example, new multi-family housing will be funded primarily through low-income housing tax credit program and the WA State Housing Trust Fund, with relatively small local investment of CDBG dollars.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City owns land that will be used to complete the flood hazard control project in the Downtown neighborhood.

**Discussion**

The City of Mount Vernon and other local Skagit County jurisdictions and stakeholder organizations participated in the development of a county-wide housing affordability strategy that anticipates using local resources – including CDBG – to leverage significant additional local and nonlocal resources to meet the affordable housing needs of county residents, including those who live in Mount Vernon. That strategy also anticipates the creation of a multi-county HOME Investment Partnership Consortium of which Mount Vernon will be a participating jurisdiction.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

Goal	Category	Geographic Area	Needs Addressed	Funding	
Support public facilities for revitalization	Non-Housing Community Development	Downtown Mount Vernon	Public facilities to support revitalization	CDBG :	\$106,000 (loan payment plus interest)
	Start Year: 2014		End Year: 2018	Outcome:	Objective: Create economic opportunities
	Narrative: Pay for one of ten annual payments on the City's Section 108 Loan used to finish the flood hazard mitigation project as a necessary component of the Downtown revitalization strategy.				
	Goal Outcome Indicator: Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit			Quantity	Unit of measure
				2,827	Persons Assisted
Supportive services for people who are homeless	Homeless	City of Mount Vernon	Homelessness, Assist special needs populations	CDBG :	\$28,000
	Start Year: 2014		End Year: 2018	Outcome:	Objective: Create suitable living environments
	Narrative: Operations support for the William J Shuler Family Development Center homeless shelter.				
	Goal Outcome Indicator: Public service activities other than Low/Moderate Income Housing Benefit			Quantity	Unit of measure
				700	Persons Assisted
Supportive efforts to reduce poverty	Non-Homeless Special Needs	City of Mount Vernon	Assist special needs populations	CDBG :	\$12,959
	Start Year: 2014		End Year: 2018	Outcome:	Objective: Create suitable living environments
	Narrative: Provide basic needs support for low-income Mount Vernon residents through Community Action of Skagit County's Basic Needs Program.				
	Goal Outcome Indicator: Public service activities other than Low/Moderate Income Housing Benefit			Quantity	Unit of measure
				3,000	Persons Assisted
Increase supply affordable owner-occupied housing	Affordable Housing	City of Mount Vernon	Increase affordable housing supply	CDBG :	\$50,000
	Start Year: 2014		End Year: 2018	Outcome:	Objective: Provide decent affordable housing
	Narrative: Direct homebuyer assistance through Home Trust of Skagit's low-income homebuyer program.				
	Goal Outcome Indicator: Direct Financial Assistance to Homebuyers			Quantity	Unit of measure
				2	Households Assisted
Maintain affordable housing stock	Affordable Housing	Census Tract 9522	Maintain affordable housing	CDBG :	<del>\$50,100</del> 32,018
	Start Year: 2015		End Year: 2018	Outcome:	Objective: Provide decent affordable housing
	Narrative: Rehabilitation of low-income rental housing and special needs housing.				
	Goal Outcome Indicator: Rental units rehabilitated			Quantity	Unit of measure
				59	Household Housing Unit
Administration and planning	Administration	City of Mount Vernon	All Consolidated Plan Needs	CDBG :	\$44,082
	Start Year: 2014		End Year: 2018	Outcome:	Objective: Create suitable living environments
	Narrative: Planning and administration to implement the Consolidated Plan and comply with applicable regulations.				
	Goal Outcome Indicator: N/A			Quantity	Unit of measure
				NA	NA

Table 54 – Goals Summary



## Projects

### AP-35 Projects – 91.220(d)

**Introduction:** The 2014 Action Plan continues existing activities, with funding being allocated generally among projects in these program areas:

- Public services - 14% of CDBG grant
- Public facilities - 36%
- Homebuyer assistance - 17%
- Housing development - 17%
- Administration - 15%

### Projects

N o.	Project	Goals Supported	Geographic Areas	Needs Addressed	Funding
1	Home Trust of Skagit	Increase supply affordable owner-occupied housing	City of Mount Vernon - Local Target area	Increase affordable housing supply	CDBG : \$50,000
	Description	Direct financial low-income homebuyer assistance			
	Planned Activities	Provide up to \$25,000 in direct homebuyer assistance to 2 low-income households. This activity creates new affordable homeowner housing that is affordable in perpetuity by virtue of Home Trust's innovative community land trust model of homeownership that uses a shared equity strategy.			
2	Phase 2 Floodwall	Support public facilities for revitalization	DOWNTOWN MOUNT VERNON - Strategy area	Public facilities to support revitalization	CDBG : \$106,000
	Description	Complete Phase 2 of the floodwall project to protect Downtown Mount Vernon (loan payment plus interest)			
	Planned Activities	Construction of the Phase 2 floodwall in Downtown Mount Vernon			
3	Family Development Center	Supportive services for people who are homeless	City of Mount Vernon - Local Target area	Homelessness Assist special needs populations	CDBG : \$28,000
	Description	Support the operations of the William J Shuler Family Development homeless shelter			
	Planned Activities	Support the staffing that provide case management services to homeless families staying at the shelter.			
4	CASC Basic Needs	Supportive efforts to reduce poverty	City of Mount Vernon - Local Target area	Assist special needs populations	CDBG : \$12,959
	Description	Community Action Basic Needs program for low-income Mount Vernon residents			
	Planned Activities	Support the staffing of Community Action's Basic Needs program			
5	CHS Housing Rehabilitation	Increase supply affordable owner-occupied housing	City of Mount Vernon - Local Target area	Preservation	CDBG : <del>\$40,100</del> <u>\$22,018</u>
	Description	Rehabilitate low-income housing project			
	Planned Activities	Construction for the purposes of rehabilitation of existing low-income, multifamily housing			
6	LaFollette Place Rehab	Support public facilities for revitalization	City of Mount Vernon - Local Target area	Preservation	CDBG : \$10,000
	Description	Rehabilitation of supportive housing project			
	Planned Activities	Replace roof at Compass Health's La Follette Place			
7	Planning and administration	Administration and planning	City of Mount Vernon - Local Target area	Homelessness Increase affordable housing supply Public facilities Preservation Assist special needs populations	CDBG : \$44,082
	Description	Grantee planning and administration			
	Planned Activities	Grantee planning and administrative tasks			

**Table 55 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

Allocation priorities are based on the needs and market analysis identified in the Consolidated Plan, along with requests from housing and nonprofit agencies for funding assistance.

The 2014 Action Plan includes funding to address public facility improvements in Downtown Mount Vernon as part of the City's Downtown revitalization strategy. Approximately 36% of the 2014 CDBG allocation will be used to make one of 10 annual payments on the City's Section 108 Loan (\$1,000,000) that was used to fund the remaining work on the flood wall that will protect Downtown Mount Vernon residents and businesses, and create a suitable environment for substantial private investment.

The public (human) service funding was based on priorities set forth in previous years. The City's allowable allocation is, by law, only 15% of the grant funds, amounting to only \$40,959, which is divided between funding for Community Action's Basic Needs Program for low-income Mount Vernon residents, and the operations of the William J Shuler Family Development homeless shelter.

Home Trust of Skagit will receive 17% of 2014 CDBG funds to continue its low-income homebuyer assistance program that helps low-income homebuyers purchase modest priced homes that will remain affordable in perpetuity due to Home Trust's innovative community land trust model of shared equity homeownership.

The City will invest 17% of CDBG funding in 2014 in affordable rental housing projects.

The City will address any obstacles to underserved needs as follows:

- The City will work with other funding agencies, including Skagit County, United Way, and private foundations, to coordinate funding to more effectively meet the needs of the community.
- The City will seek opportunities to increase funding available for affordable housing.
- The City will work to inform lenders and households regarding Fair Housing laws, and in particular, to encourage greater participation by minorities and ethnic groups disproportionately represented in homeownership. The City will also update its Analysis of Impediments to Fair Housing Choice.

## **AP-50 Geographic Distribution – 91.220(f)**

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

One-third of 2014 CDBG funds will directed to public facility improvements in Downtown Mount Vernon. The remaining funds will not be directed to any target area.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
<b>City of Mount Vernon</b>	67%
<b>Downtown Mount Vernon</b>	33%

**Table 56 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The projects that have been targeted into neighborhoods reflect the priority to encourage activities to locate where they are most effective and efficient.

### **Discussion**

Downtown Mount Vernon is the only single neighborhood target area. There are a wide variety of other needs and priorities throughout the City.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The City will provide funding this year to rehabilitate 50 units of low-income housing operated by Catholic Housing Services.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	50
Special-Needs	0
Total	50

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	50
Acquisition of Existing Units	0
Total	50

Table 58 - One Year Goals for Affordable Housing by Support Type

#### Discussion

There are currently no new units of affordable rental housing in the pipeline ready for CDBG investment; however, there is a need for rehabilitation to maintain the existing multifamily rental stock of low-income housing.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Authority of Skagit County does not own or operate any public housing.

### **Actions planned during the next year to address the needs to public housing**

Not applicable

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Not applicable

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Not applicable

### **Discussion**

This section is not applicable as there is no public housing in Mount Vernon.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

Homeless and special needs housing needs, goals and priorities are planned and coordinated through the Skagit County Coalition to End Homelessness. The guiding strategic plan for this work is the Skagit County 10-Year Plan to End Homelessness. Much of the goals and actions described below are based on the implementation of that plan by the organizations that provide services in the City of Mount Vernon.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Community Action of Skagit County operates a coordinated entry system in Mount Vernon for people who are homeless. Outreach is conducted to organizations and individuals to make them aware of this service. There are also special-focus outreach efforts such as those being conducted through the local Supportive Services for Veteran Families program, a VA grant-funded program serving homeless veterans and their families. Additionally, each year, hundreds of organizations and individuals organize a Project Homeless Connect event that provides a wide array of health and social services to hundreds of homeless persons, including those who are living in Mount Vernon.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City provides an annual allocation of CDBG funds toward the operation of the William J Shuler Family Development Center, a homeless shelter for families with children. This year the City expects this investment of CDBG funds will benefit 700 persons.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Community Action of Skagit County uses funding from the Washington State Department of Commerce, the federal Department of Veterans Affairs, and local document recording surcharge revenue to provide rapid rehousing services to individuals and families. These services include temporary financial assistance for rent assistance and emergency needs, housing counseling and locator services, and housing case management. Community Action also offers similar services in the category of homeless prevention to help families and individuals from becoming homeless in the first place, or to prevent a repeat episode of homelessness. Case management services to homeless families is designed to help new tenants become stable, successful renters and to become more self-sufficient.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

Skagit County Community Services, in partnership with several local nonprofit organizations, and in coordination with law enforcement agencies provide re-entry housing services for people who are returning to the community from jail, prison, psychiatric hospitalization, and inpatient substance abuse treatment.

### **Discussion**

There are many organizations coordinating services toward the common goals of the Skagit County 10-Year Plan to End Homelessness. The City of Mount Vernon is supportive of these efforts and contributes directly from CDBG resources to fund shelter services for homeless families with children. The City will continue to participate in local efforts to implement the 10-Year Plan.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

In 2013, the City participated in the Skagit County Affordable Housing Advisory Committee (SCAHAC) process that recommended 12 strategies to increase affordable housing through a mix of policy and funding actions. The City will use the resulting set of strategies and those strategies it identified as a result of *OneCPD* technical assistance the City received through HUD that focused on the redevelopment of Downtown Mount Vernon.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City intends to review the SCAHAC strategies and the recommended actions in "City by the River: Redevelopment Tools for Downtown Mount Vernon" and integrate those recommendations, as appropriate, into the City's new Comprehensive Plan Housing Element that is currently in development.

### **Discussion:**

The City remains committed to removing or ameliorating the negative effects of public policies that serve as barriers to affordable housing.



## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Because the City of Mount Vernon’s annual CDBG grant is relatively small, it is difficult to use CDBG for many other purposes than those already identified. However, the City does intend to invest other resources and effort toward the following actions:

### **Actions planned to address obstacles to meeting underserved needs**

The City will conduct outreach to various community sectors to inform lenders, property managers, and the public about Fair Housing laws; the City will update its Analysis of Impediments to Fair Housing Choice.

### **Actions planned to foster and maintain affordable housing**

The City will work in partnership with the Housing Authority of Skagit County to secure the resources necessary to rehabilitate the President Apartments, an important low-income housing resource in Downtown Mount Vernon. Rehabilitation of this historic landmark is a priority action for the revitalization of the Downtown neighborhood.

### **Actions planned to reduce lead-based paint hazards**

All housing rehabilitation efforts on homes that were built before 1978 will include lead-based paint hazard evaluations. All hazards will be addressed, either through abatement or interim controls to minimize the hazards.

### **Actions planned to reduce the number of poverty-level families**

Poverty is a function of income, which is related to education, job training and employment. Annually the City provides CDBG funds to public service agencies to assist households below the poverty level with services. Major economic development programs in support of business development and job creation are being undertaken, including efforts to revitalize the Downtown neighborhood. The City continues to have three major priorities for expanding the range of economic development opportunities available to low- and moderate-income residents:

- Develop new businesses and create new jobs in the target areas,
- Improve access to employment opportunities within the target areas, and
- Help residents acquire the skills required for success in today’s job market.

### **Actions planned to develop institutional structure**

The City will work in partnership with adjacent and regional jurisdictions to create a regional HOME Consortium. A new, regional HOME Consortium will enhance the resource base for developing more affordable housing, and for addressing institutional barriers to creating more affordable housing.

**Actions planned to enhance coordination between public and private housing and social service agencies**

The City will support the efforts of the Coalition to End Homelessness and participate more regularly in their multi-agency meetings. More active participation in the Coalition will improve the coordination of the City's Consolidated Plan goals and the Coalition's 10-Year Plan to End Homelessness.

**Discussion:**

The resulting recommendations of two new planning efforts that took place in 2013 present the City with new ideas and opportunities for reducing barriers to affordable housing and revitalizing Downtown Mount Vernon. The 2013 Skagit County Affordable Housing Advisory Committee Strategy, and City by the River: Redevelopment Tools for Downtown Mount Vernon shall act as guides to maximize the impact of the City's CDBG investments and to gain access to new tools and resources that will advance the goals and priorities of this Consolidated Plan.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

The 2014 Action Plan continues some of the programs and one project that the City has implemented in the past, including , homebuyer assistance, public (human) services, and flood hazard mitigation in Downtown Mount Vernon. Additionally, the 2014 Action Plan includes funding for one agency to conduct rehabilitation activities to maintain a 40-unit low-income rental facility.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$500,000
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
5. The amount of income from float-funded activities	\$0
Total Program Income	\$500,000

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income	90.00